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The Queen and Princess lose patience over divorce delay



Princess: wants £30m

By FRANCES GIBB AND ALAN HAMILTON

LAWYERS for the Princess of Wales have become exasperated over her husband's failure to respond to £30 million divorce proposals tabled almost three months ago.

In spite of the secrecy now surrounding the divorce negotiations, signs of irritation are emerging from those close to the Princess, whose legal team is led by Anthony Julius of Mishcon de Reya.

Since Mr Julius put forward the Princess's proposals for a financial settlement in April, there has been

no response from Farrer & Co, acting for the Prince.

The delay is becoming a source of irritation to the Queen, who is increasingly anxious that the couple's divorce be wrapped up to limit any further damage to the Crown. The Queen wrote separately to the Prince and Princess shortly before Christmas urging them to get proceedings under way.

She is equally irritated when the negotiations become public. Mr Julius is understood to have received a reprimand from the highest quarter when he appeared on television in April to complain about

the lack of response from the Prince's side. One source close to the Princess said yesterday: "There may well be huge activity, but they are keeping it to themselves."

Speculation mounted last week that the Prince's legal team, led by Fiona Shackleton, had worked out what was described as a generous deal to be presented to the Princess's lawyers shortly.

The deal, thought to be worth £30 million, taking into account the value of homes in London and the country, would fall well short of the Princess's original proposals, but she could not realistically have

hoped to achieve those. It includes a lump sum of some £12 million, to include the cost of buying a country home; an annual income of £750,000; the use of Kensington Palace, and joint responsibility for the children.

The two-month delay may have increased pressure on the Princess to accept the package rather than fight for a few more millions.

It is unusual for there to be such limited contact between lawyers negotiating a divorce settlement. But relations were tense almost from the outset, and came to a head in April after the Princess of Wales

released a statement announcing their decision to divorce. Farrers, the Queen's solicitors, have steadfastly refused to talk to the press or to give unofficial briefings. Ms Shackleton has always said: "I never discuss my clients."

Mr Julius, by experience a litigator and not a divorce lawyer, was initially more ready to speak up in defence of his client. He caused a furor by speaking on television and Farrers subsequently sought an undertaking that the negotiations should remain confidential. However, the request ran into the ground. The Princess's solicitors responded

that any such undertaking should be matched by one from the Prince, which he saw no reason to give.

Whatever the final settlement, it is almost certain that the Queen will have to come to her eldest son's aid with money from her private resources, as she did with the more speedily concluded £2 million settlement that ended the marriage of the Duke and Duchess of York.

The Prince of Wales relies almost entirely for his income on the Duchy of Cornwall estates. Last year he drew £3.9 million after tax, of which about £2 million went on official duties.

Defiant Blair backed on referendum

By JILL SHERMAN AND GILLIAN BOWDITCH

TONY BLAIR last night won the backing of Scottish Labour Party leaders for a referendum on an Edinburgh Parliament, in spite of the growing rebellion over a plan that has already prompted two top-level resignations.

Mr Blair, who was booed and heckled by protesters accusing him of a sell-out, insisted that he would press ahead with the policy and eventually won the overwhelming support of the Scottish executive.

It nevertheless criticised the way the plan had been leaked and regretted the resignations of the shadow Scottish minister John McAllion and Lord Ewing of Kirkcaldy, the co-chairman of the cross-party group that drew up the parliament blueprint.

Scottish party leaders were infuriated by Mr Blair's fail-

ure to consult them on the referendum, and some wanted a special one-day conference to consider the proposal — although that was convincingly rejected by the executive.

And Mr McAllion reopened the questions over Mr Blair's style of leadership, accusing him of railroading through a proposal that was not party policy and blowing apart attempts at cross-party consensus.

But Mr Blair mounted a robust defence of the strategy in a keynote speech to a handpicked audience of 200 party workers at Edinburgh University, making clear that he would take on his critics head on, as he had over the rewriting of Clause Four.

"Let no one doubt Labour's determination to make radical changes in the way we run our country and to decentralise power," he said. "If there are arguments to have I will have them. If there are decisions to be taken, I will take them. And I will take them in the interests of the country."

He went on to promise that he would become the first Labour Prime Minister who could deliver a Scottish Parliament, after successive failures over the last century. And in a bid to reassure potential Tory defectors, he insisted that the proposal was not about breaking up the union but about bringing power closer to the people. "Scotland and Wales do not want separatism. The nationalists might want to tear our country apart and to rip up the United Kingdom. But that is because they mistake national pride for separatism."

But the growing party rebellion against his proposal was fuelled by the stinging attack from Mr McAllion, who claimed that Labour was no longer in control of its own policy. A two-question referendum was never part of agreed

policy. "This change has been imposed on the party without consultation, without debate and without the opportunity to influence or change that decision. It is not therefore, Labour Party policy," he said. "I think we have ventured into dangerous territory and we have lost control of our own policy."

He argued that the decision to pose a question on tax-raising powers sent a clear signal to the voters that the power was suspect and invited them to vote against it.

This argument added to the growing suspicion that the referendum was a compromise deal struck with George Robertson, the Shadow Scottish Secretary, as a way of stripping the Parliament of its main power. Mr Blair added weight to the theory by insisting that even if the public voted "yes" on this question a Scottish Parliament would not necessarily use the powers.

"If people vote 'yes' to the second question, it does not follow that taxes will be raised. That suggestion is absurd. Political parties will still want to think long and hard before entering an election pledged to raise taxes."

Before the meeting Bob Thomson, Labour Party treasurer in Scotland, led calls for Mr Blair to hold a special conference to give the Scottish party a chance to air their views. "The disloyalty has been the way that this decision has been taken behind closed doors in a Shadow Cabinet sub-committee that nobody knew about until yesterday," Mr Thomson said.

"Tony Blair talks about giving the people a say, yet he has totally ignored party processes. George Robertson and Tony Blair do not have the authority to change policies," Magnus Linklater, page 2



Boris Becker holding the wrist which he injured hitting a forehand in a tie-break

Wrist injury puts end to Becker's Wimbledon fight

By JOANNA BALE

BORIS BECKER pulled out of Wimbledon yesterday after injuring his wrist in a match with the unseeded Neville Godwin of South Africa.

The number two seed dropped his racket and held his right wrist after hitting a forehand wide during a tie-break in the first set at 6-6.

Becker, whose wife Barbara left No 1 Court in tears, said afterwards: "I was trying to hit a forehand and I hit it too late. My wrist gave way and I heard something pop. I thought I had broken my wrist. From then on I could not hold the racket."

The three-times Wimbledon champion added: "My trainer thinks that a piece of bone could be chipped off from the tendon. I have to have some X-rays. I know it's serious."

Becker was allowed three minutes of injury time during which he massaged his wrist and was examined by a doctor on court. When the time ran out, he tried a few practice shots but told the umpire that he had decided to retire, clearly in some pain. He shook



Barbara Becker: tears

hands with Godwin and walked off court to applause from the spectators.

Becker is the latest top seed to bow out of Wimbledon after Andre Agassi and Monica Seles were knocked out earlier in the week.

After the match Godwin said: "To be in the fourth round is unbelievable, but it's not the way I would have liked to get there."

Class barrier defeated, page 5
Match reports, pages 50, 52

Doubt over Clarke's G7 'victory'

KENNETH CLARKE, the Chancellor, yesterday claimed victory in his campaign for an international agreement on debt relief for the world's poorest countries, financed through an International Monetary Fund gold sale.

But there was scepticism at the G7 economic summit in Lyons that Britain had won German support.

Buoyant Clarke, page 2
Summit reports, page 12
Gold deal off, page 27

Barracks blast

Unidentified gunmen set off an explosion at a British army barracks near Osnabrück in western Germany by shooting at fuel tanks on the base.

FBI agent's book tells of Clinton's midnight hotel trysts

FROM IAN BRODIE IN WASHINGTON



Clinton: denies rumours

A BLISTERING and instantly disputed account of life with the Clintons — with the President holding midnight trysts in a Washington hotel and the First Lady imperiously ruling the roost — was published yesterday by a former FBI agent who worked in the White House.

Gary Aldrich also claims that Craig Livingstone, who resigned as head of White House personnel security this week, told him that Vincent Foster killed himself because rumours of an affair with Hillary Clinton were about to resurface. Mr Foster, deputy White House counsel,

was found dead from a bullet to the head three years ago.

Throughout his book, *Unlimited Access*, Mr Aldrich pours vitriol on the President, his wife and their staff, citing unnamed sources and without documentary proof. A White House lawyer, Mark Fabiani, described the book's publication in an election year as a "political act of zero credibility" based on rumour and innuendo. "On its face, this is trash for right-wing cash," Mr Fabiani said.

Mr Aldrich contends that information on Mr Clinton's late-night trips out of the White House came from a "highly-educated, well-trained, experienced investigator". The source claimed that Mr

Clinton gave his Secret Service detail the slip and was usually driven a couple of blocks to the Marriott Hotel by Bruce Lindsey, a long-time confidant from Arkansas now accused of fraud.

According to this account, the President lay on the back seat of the car, covered by a blanket. At the hotel he entered by a lift from the underground garage and went straight to a room to meet a woman, possibly a celebrity. Mr Lindsey waited in the car until the President returned, often hours later. Yesterday the hotel said it did have a lift bypassing the lobby, but not from the garage.

Mr Aldrich goes on to claim that the

Continued on page 2, col 7

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WEATHER.....26
CROSSWORD.....26
COURT & SOCIAL.....24

LETTERS.....23
OBITUARIES.....25
SIMON JENKINS.....22

BUSINESS.....27-30,42,43
WEEKEND MONEY...31-41
SPORT.....44-52

PETS: WEEKEND.....11
BOOKS: WEEKEND...12,13
TRAVEL: WEEKEND..17-23

THE TIMES MONDAY

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TERRY VENABLES'S EURO 96 DIARY

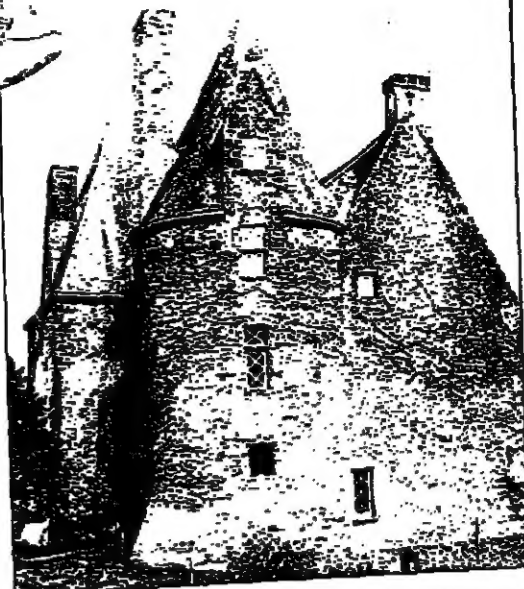
Starting on Monday, only in *The Times*, the coach's view of England's triumphs and disasters.

Plus, in an exclusive interview, what Terry Venables wants to do next



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Feel-good factor back, says Clarke

FROM PHILIP WEBSTER AND MICHAEL BINYON IN LYONS

KENNETH CLARKE seized centre stage at the world economic summit yesterday to claim that the "feel-good" factor had returned to Britain.

The Chancellor declared that the economy was one of the healthiest in the developed world and that the trend of better living standards for the average citizen would continue for some years.

Citing figures yesterday which showed that personal incomes were up 4 per cent on the year and the trade deficit was sharply down, Mr Clarke said: "The real disposable incomes of people in the United Kingdom are growing this year as never before in the last few years."

It was the most optimistic assessment of economic prospects that the Chancellor has given and comes less than a week before the Cabinet meets to fix the framework for public spending next year. This will determine how much he can give away in pre-election tax cuts in November's Budget.

He repeated his forecast in the last Budget that people would be £450 better off as a result of it this year and said that Tony Blair was talking "tosh" in dismissing his claim.

According to senior Treasury officials, Mr Clarke is expected to warn ministerial colleagues that there can be no "spending binge" before the election and to urge them

to give him as much scope as possible for tax reductions.

He will insist that the public spending "control total" of £258 billion should be hit or even reduced. The figure was based on assumptions that inflation would rise by 3.6 per cent, suggesting that there is already slack in the system for tax cuts. But ministers have long felt that the key to electoral success will be whether people believe that living standards are improving and jobs are safe.

Speaking after the summit's set-piece economic debate, Mr Clarke said that the average person was well capable of forming a view about their personal finances and whether they felt more secure in their jobs. "I think a growing number of people in the United Kingdom can feel good in that way," he said.

Mr Clarke was also heralding a victory over Germany yesterday on Britain's plan, backed by France, for the sale of some of the International Monetary Fund's gold reserves to help to ease the debt problems of some of the poorest countries. In spite of what he admitted was the "opaque" language of the final communiqué, the Chancellor said that it could be interpreted only as meaning that the sale of £1.4 billion of gold reserves would go ahead.

US curbs on IRA, page 12

Magnus Linklater on Tony Blair's referendum U-turn

Anatomy of a Scottish political disaster

THERE were two competing views within Labour ranks in Scotland yesterday. One came from the head, one from the heart. "I just feel gutted," was the reaction of one party veteran. "I thought 'Here we go, it's 1979 all over again.' That was a reference to the last referendum on devolution in Scotland, when Jim Callaghan's Bill fell by the wayside amid national recrimination.

This sense of history repeating itself, usually as tragedy, comes naturally to the Scots. Gary McAllister's missed penalty in the Euro 96 competition was greeted with a groan of awful recognition. Equally, the announcement by the Shadow Scottish Secretary, George Robertson, that the party would hold a referendum before legislating for a Scottish parliament evoked shades of what many remember as a Labour betrayal.

Meanwhile, the head was doing its best to speak reason. A referendum, it was pointed out, would put the seal of legitimacy on devolution by giving people the chance to vote on it in isolation, free of the conflicting interests of a general election. A White Paper backed by a "yes" vote might progress faster through the Commons than cumbersome legislation argued point by point. A referendum was



Tony Blair's referendum move led John McAllister to leave Labour's front bench

the right way to decide substantial constitutional change.

There is, of course, some force to all this, and straw polls yesterday suggested no great hostility to it from the average citizen, though some said that, since devolution was Labour's most distinctive Scottish policy, surely a general election was enough. Someone called it the "Are you sure you mean it?" referendum.

Nevertheless, the heart is winning outright and the anguish among the Labour Party faithful palpable. It is partly the decision itself, partly the way it was taken. The fact that no one in the Scottish party knew anything until the policy was leaked on Tuesday has caused huge offence. The resignation of John McAllister from the front bench was prompted as much by the fact

that he first heard of it from a Liberal Democrat - who had read about it in the papers - as by the decision itself.

Mr Robertson's press conference on Thursday compounded rather than dispelled the suspicion that this was an idea which stemmed from Tony Blair's inner cabinet rather than from the party in Scotland. The Shadow Secretary's body language - rarely can so many glasses of water have been so nervously sipped during a public grilling - was hardly that of a man confidently announcing a brave new policy. Rather it suggested a politician with his arm twisted halfway up his back.

Senior Labour sources pray that the row raging in Scotland will die down rapidly, and the merits of the decision

become apparent. At the moment that seems unlikely. Valuable ammunition has been handed to Labour's opponents - the Scottish Nationalists see it as playing into their hands, and Scottish Secretary Michael Forsyth's glee is positively indecent.

The affair has reinforced the impression that the Labour leadership is equivocal about devolution. It means the tax-raising powers of a Scottish parliament, to be the subject of a second question, will probably fail, depriving the parliament of fiscal independence. And it suggests that Mr Blair is more concerned about English backbenchers than about Scottish opinion.

Labour has a lot of ground to make up if it is to recapture Scottish hearts and minds - and not much time to do it.

Clinton

Clinton were late for their inauguration ceremonies because they were arguing about Mrs Clinton's desire for a White House office traditionally reserved for the Vice-President. Mr Clinton reportedly wanted her that Vice-President Clinton was so angry that he might resign and Mrs Clinton back home.

Citing a highly-placed, credible source, Mr Aldrich alleges that Mrs Clinton - known in the White House as "Queen Hillary" - was given unprecedented power and a strong say in domestic policy in return for "standing by her man" after General Powers claimed that she had a 2-year affair with Mr Clinton in Little Rock. The deal was allegedly struck before the 1992 election with Lloyd Cutler, former White House counsel, acting as broker.

On Mrs Clinton's alleged affair, Mr Livingstone is quoted as saying that Mr Foster thought his career and marriage would be ruined if it surfaced. "He was worried sick about it," Mr Livingstone reportedly said.

Mr Aldrich's job at the White House was to clear the background of presidential appointees. He claims that there were sex and drugs shenanigans among young Clinton staffers, many of whom lacked security clearance but had access to secret documents, and he contends that security was so lax that he found evidence of "wilful endangerment" of the President and national security.

Mr Aldrich also writes extensively about Mr Livingstone, a former bar bouncer whom he opposed as head of personnel security. But he says he was overruled and told: "It's a done deal. Hillary wants him."

NEWS IN BRIEF

Ordination postponed

The ordination of a trainee priest has been postponed after he confessed in a television documentary to a promiscuous past and to having attended Sheffield's Nine O'Clock Service. The Right Rev David Standcliffe, Bishop of Salisbury, has deferred the ordination of Chris Rowberry, 37, due to take place at the cathedral today.

Judge charged

A circuit judge was charged yesterday with conspiracy to defraud mortgage lenders with a series of dishonest applications when he was a solicitor in the Eighties. Judge Richard Gee, 53, from Chelsea, west London, was remanded on bail by Bow Street magistrates until September 27.

Irish reward

The employers of the murdered Irish journalist Veronica Guerin offered a £100,000 reward for information leading to conviction of the gang responsible for her death on Wednesday. Detectives believe that a leading Dublin criminal, known as the Warehouse Man, ordered the shooting.

Modahl win

Diane Modahl, the athlete cleared in March of taking drugs, won another step in her claim for £480,000 damages and costs from the British Athletic Federation. At the High Court, Mr Justice Popplewell rejected the BAF's argument that her action showed no reasonable cause and was "doomed to failure".

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Life in millionaire's garden was no bed of roses



Anthony and Ann Jolley, left, who were sacked by the de Ferrantis, right, after they claimed their gardens had become a "frightful mess". The Jolleys said they worked a 70-hour week on the couple's 1,000-acre estate in Cheshire

By KATE ALDERSON

'They complained the marigolds were common'

A MULTIMILLIONAIRE'S dream of creating spectacular gardens to complement his Renaissance-style mansion went sour after his wife clashed with their gardeners, an industrial tribunal was told yesterday.

Sebastian de Ferranti, former chairman of the defence contractors Ferranti and a director of GEC, and his wife, Naomi, sacked Anthony and Ann Jolley after they claimed the gardens became a "frightful mess". Relations between Mrs de Ferranti, who gave herself the title of head gardener, and the Jolleys began to decline last summer when they tired of working 70-

hour weeks and found Mrs de Ferranti dogmatic, rude and arrogant, the tribunal in Manchester was told.

Mrs Jolley, 29, said: "Mrs de Ferranti's complaints were totally illogical. Although she chose and purchased seed varieties, peas were too big or too small and pods would not 'pop'... not enough carrots or too big; courgettes, we had grown too many; beetroot, two varieties, both too big; shallots and onions, we had grown too many; raspberries, far too many; bedding plants such as the African and French

marigolds, too many — they were common."

Mr Jolley, 45, a gardener with 22 years' experience, and Mrs Jolley, with 12 years' experience, claim they were unfairly dismissed last October after working on the Ferrantis' 1,000-acre estate at Henbury Hall, Macclesfield, Cheshire for three years. The hall, based on Palladio's 16th-century Villa Rotunda in Vicenza, northern Italy, was built by the de Ferrantis between 1964 and 1986.

Both parties are at odds over how much of the estate was gardened by the Jolleys. The Ferrantis, who arrived at the hearing in a chauffeur-driven Rolls-Royce, claim the gardeners worked on three acres while the Jolleys claim they tended up to 20 acres and worked in other areas.

Mrs Jolley said that when she arrived in 1992 the gardens were neglected and they never had any help other than from temporary assistants. But they had a great deal of pride in their work and were rewarded by the results they achieved.

"I confirm that people such as Prince Charles and very many others pronounced their approval and Prince Charles was given some special plants from the greenhouse that I had propagated," she said. She added that the Duke of Edinburgh had requested Alpine strawberries, grown from seed by the Jolleys. Mrs Jolley said Mrs de Ferranti would take all of the compliments made about the gardens.

Mrs Jolley said problems arose last August after an open day at the Hall, at which the gardens were highly praised. She alleged that

Mrs de Ferranti would give out endless lists of tasks and scream, stamp her foot and wag her finger: "She seemed at these times to be totally out of control."

The tribunal, which resumed yesterday after being adjourned in April, had been told by Mrs de Ferranti that the Jolleys had initially been hardworking and "first class" but then became uncooperative and contractors had to be brought in.

After the Jolleys cut down their working hours to around 50 hours a week, jobs were not done and the state of the gardens deteriorated, Carole Grant-Garwood, the Ferrantis' solicitor, said yesterday.

Mrs Grant-Garwood said that despite attempts by Mrs de Ferranti to find out what was wrong the relationship between employer and employee all but broke down. She said that the Jolleys had agreed that "areas of the garden were not as they may have been" in the period prior to their dismissal.

The de Ferrantis have also contested Mrs Jolley's claim for equal pay to her husband. Mr Jolley used to earn £104.50 a week, net, while Mrs Jolley earned £126 per week, net. The tribunal reserved its decision.

V&A will give all for Becket casket

By DALYA ALBERGE
ARTS CORRESPONDENT

THE director of the Victoria and Albert Museum pledged yesterday to save the historic St Thomas à Becket casket for the nation even if it meant that the museum would have nothing for acquisitions in future years.

"There will be nothing available for routine purchases in the future," Dr Alan Borg said. "In 'mortgaging' our acquisitions funds for future years, we are prepared to risk being reduced to failing to buy something else that might need to be saved."

The 1900s casket, set in spectacular Limoges enamelling, is believed to have held a relic of Becket. It will be sold at Sotheby's on Thursday for an estimated £15 million. That is more than the museum's government grant, which has to cover running costs and acquisitions.

The gallery is seeking a private treaty sale and hopes to approach Sotheby's and the seller, the British Rail Pension Fund, on Monday with "a definite offer". Susan Adeane, company secretary of the pension fund, said the fund wanted to help the museum to acquire it by offering "fair credit terms". The money could be paid in instalments.

The gallery has been inundated with offers of help, mostly of between £5 and £20. At this stage, Dr Borg said, far higher sums were needed and



Borg, urgently seeking further private funds

there was no time for an appeal. He is in talks with the main funding bodies. "If the Lottery ever existed for a purpose, this should be it. Institutions should not be forced on to their uppers to make the mechanism work."

The Heritage Lottery Fund has promised to pay 75 per cent but raising the final 25 per cent was the hard part. Dr Borg said the purchase grant at present was "effectively zero" because the museum had committed three years' of funds to The Three Graces.

The National Art Collections Fund has offered a grant of £100,000 towards the cost. Its director, David Barrie, said: "We are working flat out to help identify additional sources of funding to help the V&A close the gap in its campaign to save the casket."

Simon Jenkins, page 22
Letters, page 23

Prison for woman who hit lawyer with peas

By CAROL MIDDLEY

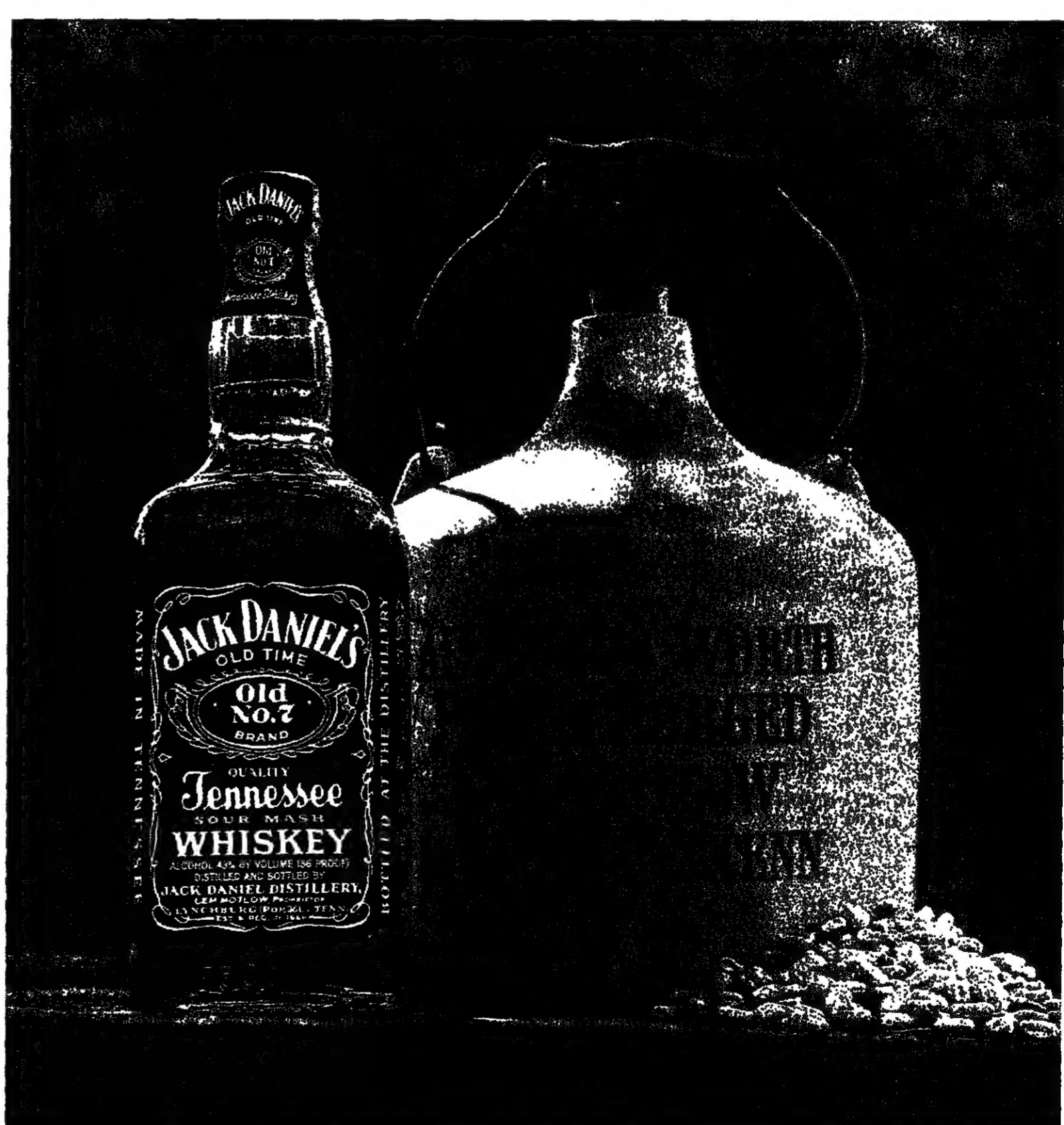
A WOMAN who hurled a tin of peas across a courtroom hitting a barrister on the head has been jailed for three months.

After the attack Tom Fitzpatrick had to leave Manchester Crown Court with his head swathed in bandages to get hospital treatment for a cut. The 23-year-old woman had aimed the tin at his client, who had just been cleared of sexually abusing her niece.

Yesterday Judge William Morris said that her contempt of court must be severely punished despite the fact that Mr Fitzpatrick had telephoned him to say that he sympathised with her and had forgiven her.

The woman, who cannot be named, was in court on Tuesday when the defendant was cleared on the directions of the judge after the seven-year-old girl had been through the ordeal of giving evidence. As the man was about to leave the dock, members of the girl's family became angry and threatened him. The woman then threw the tin of peas.

Judge Morris told her yesterday: "Mercifully Mr Fitzpatrick was not seriously injured. He has very decently expressed some understanding for what led to your actions. His attitude, though, does not affect the fact of your contempt."



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JACK DANIEL'S TENNESSEE WHISKEY

THE SUNDAY TIMES

The Clintons and the psychic, by Bob Woodward



Bob Woodward, the celebrated reporter, begins the full story of what happened after Bill and Hillary Clinton brought a psychic into their home...

News Review, The Sunday Times tomorrow

Bribes detective jailed for 11 years

By RICHARD DUCE

A CORRUPT police officer who traded sensitive information about the international criminal Kenneth Noye was jailed yesterday for 11 years. The exposure of former Detective Constable John Donald is the worst-known case of corruption within police ranks for almost 20 years.

Donald, 37, was offered bribes totalling almost £60,000 by professional criminal Kevin Cressey after he was arrested on a drugs charge. Cressey, 38, was jailed yesterday for seven years on charges of corruption and attempting to pervert the course of justice.

Passing sentence on Donald at the Old Bailey, Mrs Justice Steel told him: "The sentence must not only punish you but deter any other police officer who may be tempted." She said his "greatest betrayal" had been to compromise a sensitive operation which involved the undercover surveillance of Noye and his friend, Michael Lawson, on suspicion of running drugs into Britain from the United States.

The court was told that Donald, a member of the South-east Regional Crime

Squad, tried to negotiate a £10,000 payment through Cressey to pass on information to the two alleged drug-runners that they were being watched. That money never changed hands.

Donald, who admitted four corruption charges, has been on remand waiting for the conclusion of Cressey's two-month trial. As a former police officer, his life in Brixton Prison is likely to be tough.

The jury could not agree on a verdict against Cressey on a charge of possessing drugs which related to his original arrest in 1992. The jury was discharged and Cressey, of Dilton, Kent, faces the possibility of a retrial.

After the case, Commander Roy Clark of the South East Regional Crime Squad said: "Donald sold operational secrets to those involved in organised crime that put the lives of police officers at risk."

Noye, who served eight years for handling bullion from the £26 million Brink's-Mat raid, is wanted for questioning about the "road rage" killing of Stephen Cameron on an M25 slip road.

Comp Win

Players on rich from



Vladimir Putin, who is married to a German woman, plays Germany.

English cash on

BY STAFF

THE four main football clubs in the Euro Cup have been told they could not receive the sum of £100m (£100 million) if they do not agree to a new deal by the end of the month.

A police spokesman said there would be a large crowd on duty in the West End around the stadium. The situation would not be allowed to deteriorate. He said that support for the Czechs was however, falling. It was estimated by thousands of fans.

A police spokesman said there would be a large crowd on duty in the West End around the stadium. The situation would not be allowed to deteriorate. He said that support for the Czechs was however, falling. It was estimated by thousands of fans.

PRADA

Comprehensive defeat for Wimbledon class barrier

By JOANNA BALE

The changing face of Britain was underscored yesterday when Wimbledon's Centre Court hosted a match between two home-grown players for the first time in 58 years.

When Bunny Austin beat Eric Filby in 1938, tennis was a preserve of the upper classes. Yesterday's match pitted Tim Henman, 21, privately educated son of an Oxford solicitor, against Luke Milligan, 19, a taxi driver's son who learnt to play tennis at comprehensive school. When rain stopped play last night, Henman led 6-1, 6-3, 5-4.

Henman's family includes four former Wimbledon players. Milligan took up tennis seriously just four years ago after he failed to win a place with Tottenham Hotspur Football Club.

Both families were at the Centre Court yesterday. Jim Milligan, 48, who drove his family to the tournament in his black cab, said: "We are really proud of Luke. We have all worked hard to help him. It's only what any parents would have done."

Mr Milligan works ten



Home-grown talent: Henman, left, and Milligan

hours a day, seven days a week, to finance his son's tennis, along with other family responsibilities at their four-bedroom Edwardian house in Muswell Hill, north London. The family have sacrificed holidays and other luxuries. "He was playing in Nottingham recently so Joan rented a house up there and that was our holiday," Mr Milligan said. His other children, Nina, 16, Sarah, 15, and Peter, 12 — also a keen tennis player — watch their brother compete.

Paddy Haddow, Milligan's former PE teacher at Fortismere Comprehensive, Mus-

well Hill, said yesterday: "Luke was a fantastic pupil. When he started playing tennis seriously and winning tournaments, he was always very modest about it."

Milligan, who also enjoys playing the drums, lodges in Brighton where he is coached by Nigel Sears at the Withdean Tennis Centre. Ranked 278 in the world, he was competing at Wimbledon for the first time this year.

Henman is at his third Wimbledon — last year's appearance having been marred by his disqualification for gross code violation after hit-

ting a ball girl when smashing a ball in a fit of temper. He was a boarder at Reed's School, Cobham, Surrey, and began playing tennis at the age of three, encouraged by his mother, Jane, who played junior Wimbledon. By the time he was 11, he was being trained by David Lloyd and has now won at least £100,000 in prize money.

His grandfather, Henry Billington, played Davis Cup and Wimbledon in the 1940s, while his great-grandmother Ellen Mary Stawell-Brown wowed polite society when she became the first woman to serve overarm at Wimbledon. One of her children, Susan, was the last woman to serve underarm at Wimbledon. His father Tony represented Oxfordshire at tennis, hockey, squash and cricket.

Henman, whose family live in a detached neo-Georgian house in Weston-on-the-Green, near Oxford, said: "Probably the most important factor from my background was that we had a court at home, and I always had someone to practise with."

Match reports, pages 50, 52



The last time two British players met on the Centre Court: Bunny Austin shakes hands with Eric Filby in 1938

Players can bank on rich rewards from Euro 96

By DAVID MADDOCK

THE sterling efforts of England's players in Euro 96 could be rewarded with a fortune in pesetas or lire. Every player who helped to reawaken pride in the flag of St George is now on a shopping list, written in Italian or Spanish.

Alan Shearer is the leading goalscorer of the championship and his stock has risen accordingly. A move could break the British or even the world transfer record.

His agent has been inundated with inquiries from the wealthy football barons of Italy and Spain. Shearer is a home-loving lad, but that does not preclude a move. Manchester United, the richest of the domestic teams, is engaged in a courting ritual.

The league champions are prepared to pay Blackburn Rovers, Shearer's club, £12 million to secure the centre forward. They would also be happy to increase his already handsome salary to reflect the riches on offer in Europe: he is the highest-paid footballer in the domestic game, with total earnings of about £25,000 a week.

Other players to have caught the eye of overseas clubs include David Seaman and Steve McManaman. Seaman's heart-stopping efforts in the goalmouth mean he could fetch three times the

£1 million his club, Arsenal, paid for him. McManaman is a coltish winger of the style loved on the Continent, and the floppy-haired Scouser has won particular admiration in Italy.

Gareth Southgate may be remembered forever as the tearful figure who missed that penalty, but the Spanish see him as a match-winner. When England beat Spain in the quarter-final, the Spanish media lauded him, and so did Javier Clemente, the national coach.

"He is England's most influential player, and he would be perfect to play in Spain," Clemente said of the Aston Villa defender. Southgate cost £2.5 million a year ago, but could command twice that should Real Madrid or Barcelona come calling.

The European championship has reminded continental rivals that the country which gave the world the game of football can still play a bit. Franz Beckenbauer said yesterday: "England have been dismissed for a long time, but people will have to rethink after this."

"Your players showed technique and passion, and now you have a team other countries fear again."

Letters, page 23
Euro 96, pages 46, 47, 52



Vladimir Smicer, a striker in the Czech team that plays Germany in the Euro 96 final tomorrow, married Pavlina Vizkova in Prague yesterday

English put their cash on Czechs

By A STAFF REPORTER

THE few remaining tickets for the Euro 96 final tomorrow have been snapped up by English football fans who could not bear to miss the climax of the tournament.

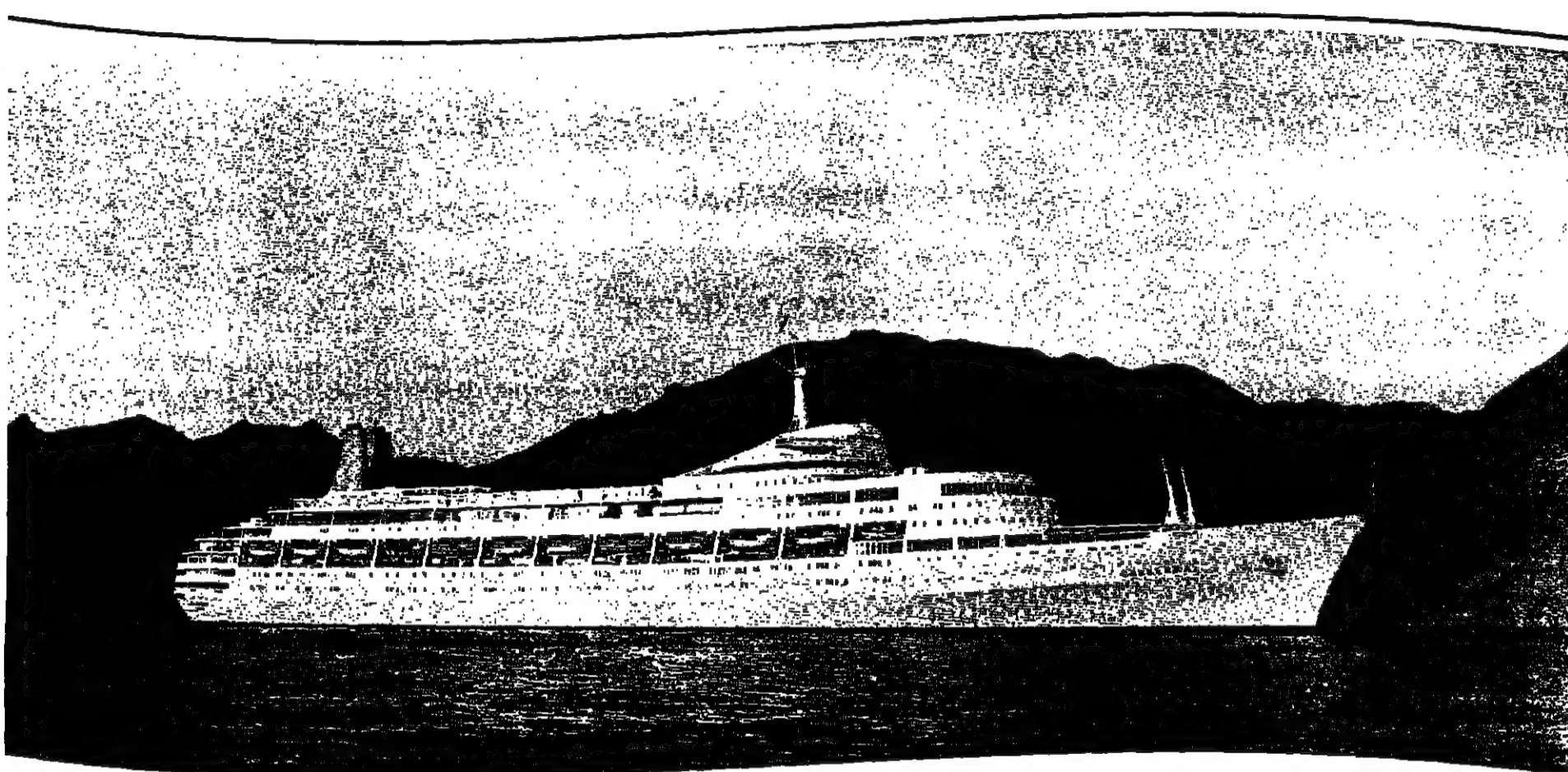
About 11,000 Germans are expected to travel to Wembley, where they will greatly outnumber the 4,000 Czechs. Support for the Czech side, however, is likely to be boosted by thousands of English voices.

A police spokesman said there would be 1,000 officers on duty in the West End and around the stadium. The operation would not be scaled down because England were not playing. He urged supporters to turn up early, avoid alcohol and resist the temptation to buy tickets from tourists.

Ladbroke's, the official tournament bookmakers, reported strong support for the Czechs, at odds of 11/5 compared with

the Germans at 1/3. A spokesman said: "The public seem to be behind the Czechs, placing bets in their thousands. We expect the final to generate £2 million in bets, which will be the icing on the cake. Euro 96 has already become Britain's biggest ever betting event with stakes of over £80 million."

William Hill agreed that it was the biggest betting event but calculated the amount gambled at £60 million. A spokesman said: "If England had reached the final it's likely that up to a further £5 million would have been staked. However, it's already outstripped every gambling event other than the 1994 World Cup, which had many more matches and lasted longer, and has become the first sporting event held in Britain to outstrip the Grand National in betting terms."



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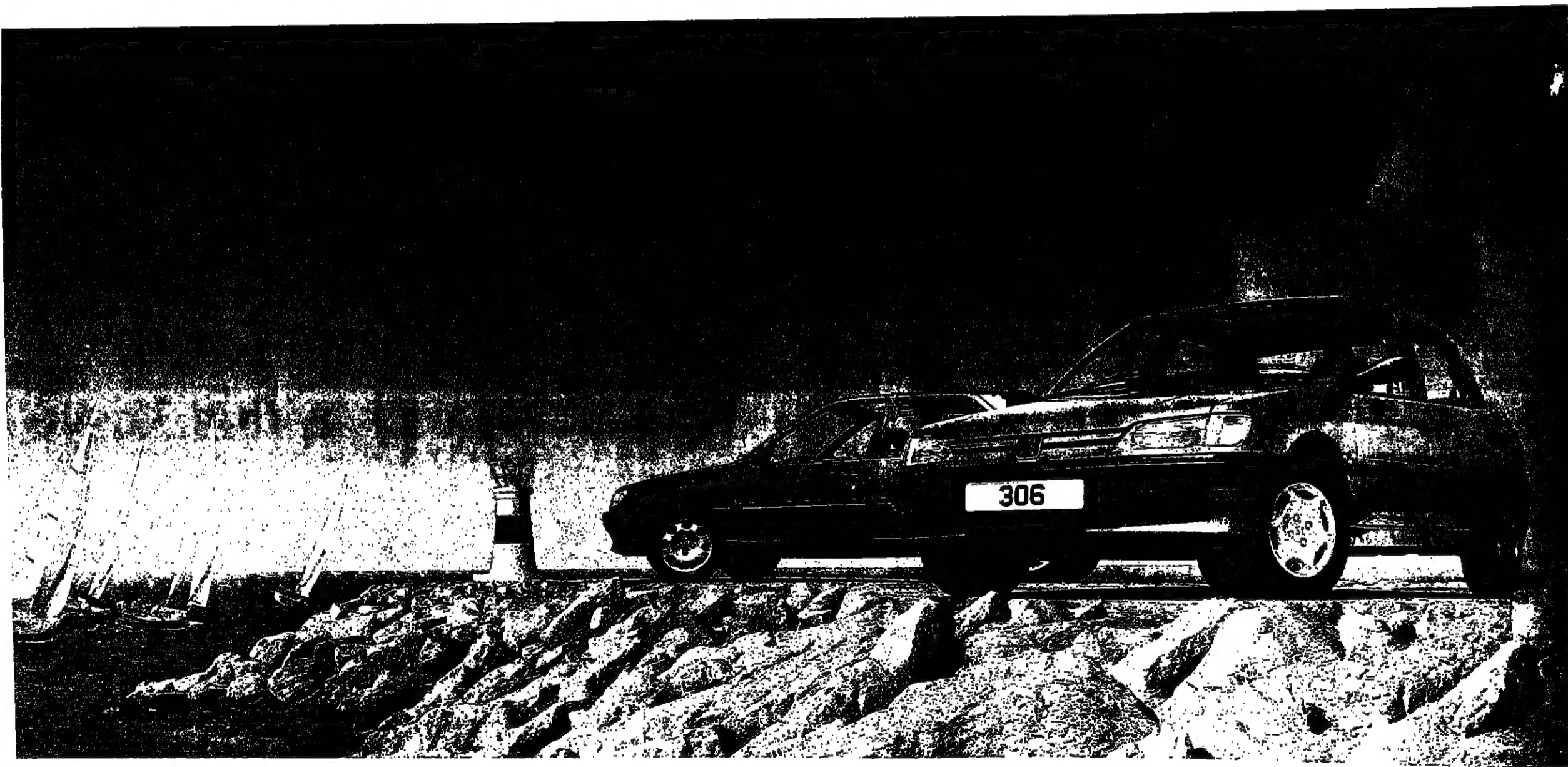
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مكتبة الأمل

One third of girls aged 13 are afraid of being bullied

By DAVID CHARTER, EDUCATION CORRESPONDENT

FEAR of bullying makes going to school a traumatic ordeal for one third of teenage girls and a quarter of boys, a survey discloses.

Researchers at Exeter University admitted they were saddened to find such high numbers of children afraid of victimisation. The report, published yesterday, follows their findings last month that one in five secondary school boys regularly carries a weapon, usually a knife, for protection.

In detailed questions to 5,500 13-year-olds, children who were conscientious about school emerged as those most likely to be living in fear of bullies. Victims tended to have poor self-esteem or low self-confidence, often followed solitary pursuits such as spending time with pets and, especially among boys, were more likely to have poor personal hygiene. Short children were most

likely to be victims and tall children least likely. The youngest child in a family was not the most bullied; researchers speculated that that could be because they were used to fighting their own corner at home, or because older siblings looked after them.

David Regis, of the Schools Health Education Unit at Exeter, which carried out the survey at 60 schools, said: "This is not cheery reading at all. We felt quite gloomy pondering on our findings."

The researchers concluded that fear of bullying was unacceptably high and could be reduced. One suggestion for easing tensions was a trip away: "Sometimes even whole groups involved in residential experience away from home and school become noticeably gentler with one another."

Last year the telephone counselling service ChildLine

received 14,000 calls from children over bullying. A spokeswoman for the service said: "We receive more calls about bullying than anything else and it remains a massive problem. It is obvious parents and teachers are not doing enough about it. Children need adult intervention, it rarely stops of its own accord."

In all, the Exeter unit questioned 11,000 children and those who said they were sometimes, often or very often afraid of bullies fell from 26.6 per cent of boys and 34.5 per cent of girls at the age of 13 to 15.9 per cent of boys and 17.2 per cent of girls at 16.

The detailed survey of 13-year-olds revealed physically more active boys and girls were less worried about victimisation, as were those who visited the doctor least often. When girls were asked about their attitude towards their weight, the highest level of fear of bullying was among the 6.8 per cent who wanted to put on weight.

Victims' hobbies were most likely to be caring for pets, writing for pleasure and playing a musical instrument. Activities of children not concerned about bullying included watching videos, listening to tapes, reading magazines, meeting friends and sport.

Dr John Balding, the research director, said: "I have heard horrendous stories about children hanging themselves, being beaten up, suffering broken bones. We are now hearing from lots of distressed people who want to be listened to, it is dreadful."

The survey found about 5 per cent of children, when asked who they could confide in, believed they could not trust a single adult.

Dr Balding added: "It is so sad. Across the five year groups that we sampled it is the youngest ones who are the most afraid of being bullied. The weakest get weaker. It is like the law of the jungle. Those who are more often ill and on medication are those who fear bullying. They are losing sleep, have colds and coughs, skin complaints and worry a lot."

Teenage 'warriors' made pupils steal

By A STAFF REPORTER

FOUR teenagers, who called themselves the Young Ghetto Warriors, were detained for two years yesterday for bullying and robbing schoolboys.

The victims, known to their attackers as Joys, were robbed or were forced to steal for the gang. One 15-year-old was abducted outside his school and taken to a deserted flat, where he was terrorised for three hours and threatened with a knife.

Anthony Longden, for the prosecution, said that the boy was told his ears would be cut off unless he stole from cars driven by women. Fearing for his safety, he grabbed a handbag from a moving car.

The unwilling robber finally managed to escape and telephoned his father, who took him to hospital to be treated for his injuries. The youngest robbery victim was aged 11.

Another attack, on a boy from St Joseph's Academy in Blackheath, southeast Lon-

don, was stopped when a teacher intervened. A knife was found on one of the gang when they were arrested. The incident happened shortly after the death of the headmaster Philip Lawrence.

"Who knows what may have happened to that brave teacher," Detective Sergeant Peter Foley said outside court. "Since these arrests this type of crime seems to have stopped in this area. We have sent out the right message."

Yesterday the four gang members - Jason Grant, 16, Claston Gordon, 17, Gregory Powell, 15, and Claude Murray - admitted conspiracy to steal by coercion last autumn. The boys, from Lewisham and New Cross, also variously pleaded guilty to charges including robbery and assault. They were sent to a young offenders' institution for two years. Two other gang members were also detained.



Tuning up: Huw Weston, Sarah Price, and Olive Thomas, right, of the Prince's Trust rock school chorus rehearsing in Hyde Park for today's MasterCard Masters of Music Concert, which stars Roger Daltrey and Pete Townshend of The Who, Eric Clapton, Bob Dylan and Alanis Morissette. A crowd of 150,000 is expected

NEWS IN BRIEF

Bat that bit women did have rabies

The bat which bit two women last month had rabies, the Agriculture Ministry confirmed yesterday. A spokesman said that it was rare for that particular form of rabies to be passed to humans.

The ministry was announcing the result of the last of six tests on the Daubenton's bat, which bit the women at Newhaven, East Sussex, after crossing from the Continent. The victims, who were trying to rescue it, have been given anti-rabies jabs.

Tube strikes

London Underground drivers plan a second 24-hour strike on Wednesday, followed by more on July 8 and 16. Leaders of their union, Aslef, rejected an invitation by London Transport to take their claim for a shorter working week to arbitration.

Fewer fire deaths

The number of people killed in fires is at the lowest level for more than 30 years. Official figures for 1994 show that 676 people died in fires, 475 of them in their own homes. The drop is attributed to more households installing smoke detectors.

Asthma victory

Two welders who developed asthma from fumes in a carriage works at York have won damages from the BR Board. Steve Sharp, 39, was awarded £100,000 and Nigel Cox, 30, an undisclosed sum in an out-of-court settlement. The works is now closed.

PC took tea fund

A constable was caught stealing from a tea fund when colleagues at Tooting, south London, set up surveillance cameras. Southwark Crown Court was told, Stephen Badman, 35, was given a conditional discharge for taking £18.22 and faces dismissal.

Ewe turns nasty

A parachutist had emergency surgery after being bitten by a sheep in a field. Alison Pearson, 28, from Edinburgh, landed safely after jumping from 13,500ft near Nottingham but suffered chest injuries when the Suffolk-cross ewe panicked and charged.

Inquiry into boy's death on field trip

By PAUL WILKINSON



Barber: his body was found under waterfall

POLICE and safety experts were yesterday attempting to discover how a schoolboy experienced in outdoor activities died during a supervised trip to the Yorkshire Dales.

The body of Richard Barber, 13, was found in a pool at the foot of Buckden Ghyll waterfalls in Upper Wharfedale where he had been taking part in abseil training.

He was missed from a group of ten pupils from Ladderbanks Middle School in Baildon, West Yorkshire, as they walked to the water-

fall. The activity leader and two teachers supervising the exercise ordered a search and shortly after his body was seen in the water. A teacher could not resuscitate him.

Chris Barber, Richard's father, said: "If blame lies anywhere we want to know where. Like any parent of any child, we want to know what happened. Richard was a boy who was full of life and spirit and this has devastated the family."

"I don't know if he was abseiling or walking to a place where they were abseiling. He became separat-

ed from the party." Mr Barber, 42, himself an outdoor skills instructor and the assistant leader of his son's Scout group, said Richard was probably the most experienced youngster in the party. "He loved climbing, canoeing and walking. He had been with me many times."

John Ryan, chairman of the education committee of Bradford council, which owns the outdoor centre at Buckden where Richard was on a five-day outdoor programme, said: "We are waiting for reports from the police and Health and Safety Executive."

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6. How would people who know you best describe you?

☐ always ready for a joke ☐ somewhat dreamy ☐ never has problems ☐ takes life a bit too seriously ☐ not easily upset ☐ always active ☐ chatty

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Judge condemns 'scandal' of caution for young robbers

BY MICHAEL HORNSWELL

POLICE were criticised yesterday for merely cautioning juveniles who have committed serious offences.

At Birmingham Crown Court, Simon Readhead, the Assistant Recorder, expressed concern that two youths who admitted to robbing two people at knifepoint last November had only been reprimanded by police. The judge sent their accomplice Neil Thompson, 16, who had not co-operated with officers, to a young offenders' institution.

Mr Readhead said: "It is scandalous not to prosecute the other two [youths]. Robbery at knifepoint in a public place and making threats to kill must be seen to be a very serious offence. It is the sort of offence that makes people afraid to go out at night."

The judge said the two other youths, who have not been identified, were of a similar age and one had admitted to police it had been a joint decision to rob.

The youths had knocked on a car window to ask for a light.

They became abusive when refused and got into the vehicle. Simon Brand, for the prosecution, said: "It was an appalling decision to treat a knifepoint robbery as a cautionable offence."

It was clear all three youths were involved in a joint enterprise, and one of the boys had admitted they all agreed to commit the crime.

Earlier, Sir Ronald Hadfield, Chief Constable of the West Midlands force, backed the increased use of police cautions for juveniles. "People have one chance and I would view with abhorrence putting more people in front of the courts. Those that need to go to court will go to court," he said.

Sir Ronald's annual report disclosed that two juvenile offenders were cautioned for rape in the West Midlands, while more than 1,000 arrested for wounding were cautioned. Other serious offences for which juveniles received cautions included three cases of arson, and 125 cases of robbery and assault.

Richard Burden, Labour

MP for Birmingham, Northfield, said: "Cautions can be highly effective but there is a cut off point when it comes to serious offences. If a youngster is blatantly guilty of a serious offence and is given just a caution, that is sending the wrong message to his peers that you can get away with it."

Warren Hawkesley, Conservative MP for Halesowen and Stourbridge, expressed outrage and said he was taking up the matter with the Chief Constable. "The cautioning policy is not intended for serious offences."

Superintendent Pat Wing, of West Midlands Police, said police would look at the judge's comments. "A caution is not intended to be a 'let off' and it means people can be put before the courts if they offend again." Some cases "on paper appear to be unsuitable for a caution", he said; the Home Office guidelines say that a caution is inappropriate in cases of rape. But in some cases, exceptions could be made, he added.



The replica Endeavour: space for four passengers



Officer class: the ship's reconstructed Great Cabin, and Captain James Cook

The £15,000 Cook's tour that offers rough without smooth

BY HARVEY ELLIOTT
TRAVEL CORRESPONDENT

RUGGED travellers who have £15,000 and three months to spare can sail on one of the least luxurious cruises ever advertised — from Capetown to London on board a replica of Captain Cook's Endeavour.

Four passenger berths have been fitted out, complete with hammocks, exactly as they were when Captain Cook charted New Zealand and the east coast of Australia two centuries ago.

"The Endeavour is the most authentic replica ship in the world," said Richard Ormond, director of the National Maritime Museum.

which is arranging passenger trips that will also include shorter and cheaper legs between British ports.

The tour gives an opportunity for people to experience the conditions under which Cook and his men made their voyages. We have learnt a great deal about life at sea through Endeavour.

The replica, which was constructed to the specifications of the original using plans held at the museum, took six years to build and was launched Fremantle, Western Australia, in 1993. The first leg of the voyage to Britain will leave Fremantle in October for Durban, which will take two months and cost passengers £10,000. After being exhibited around South Africa, the ship will sail for London in January next year, arriving on March 25. She will then spend seven months sailing around Britain, when four passengers can be accommodated for each of 15 legs at a cost of more than

£1,000 a trip. A short sail from Great Yarmouth to Whitby, for example, will cost £1,200, although anyone with sailing experience can apply to join the crew for £325.

Although the food will be of high quality, and the ship will be fitted with the latest navigation equipment, there will be no more luxury other than modern lavatories.

The original ship, HMS Bark Endeavour, was a three-masted collier converted to accommodate scientific expeditions. Cook reached New Zealand in 1770 and charted the North and South Islands before continuing west and anchoring in Botany Bay, Australia. His charts were so accurate they can still be used today, and the long voyage was the first that did not lose a man to scurvy.

At each British port Endeavour will be open to visitors who will be able to experience the conditions that more than 90 crew endured for three years.

Bond film-maker Broccoli dies

BY JOE JOSEPH

ALBERT R. BROCCOLI, better known as Cubby and best known as the film producer who turned James Bond into a glamorous, womanising daredevil, died at home in Beverly Hills on Thursday after a long illness. He was 87.

In Broccoli's hands, Bond not only became the recognised shorthand for "secret agent" but his stunts became the Hollywood benchmark for tongue-in-cheek action movies. Every leading man from Schwarzenegger to Willis has paid homage. More remarkably, Broccoli seems to have been that rarity in Hollywood, a well-liked producer.

Honor Blackman, Pussy Galore in *Goldfinger*, said yesterday: "He was always the gentle, kindly uncle of the Bond films. You always felt you could go to Cubby about any problem and he would understand. He loved women and he was always very courteous and thoughtful."

Desmond Llewelyn, Q of the Bond movies, recalls Broccoli as a wonderful person. "He was very kind, extremely generous. All the success of the Bond films are down to him. He will be a great loss to the film industry, not only for all the Bond films, but also all the other films he made, like *Chitty Chitty Bang Bang*.

"From Russia With Love

was my first film and Cubby was there with Ian Fleming on the first day. Someone with a small role like me wouldn't normally get to meet the producer, but he came up and said hello."

Gordon Arnell, marketing director of Broccoli's London-based Eon Productions, said: "He was very much the head of the family and in our business that is unique. At the peak of a Bond film there could be up to 600 people working on the production and he knew most of them by name. On *Goldeneye* there were cases of three generations of the same family working together."

Obituary, page 25



Broccoli set benchmark for action movies



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The Somme: 'You may rest assured that should I get pipped I shall have done my duty'

Veterans gather to recall bloodiest battle of them all

By MICHAEL EVANS, DEFENCE CORRESPONDENT

MONDAY'S TIMES

MORE than 3,000 people, some of them veterans aged more than 100, will gather at the Somme over the weekend to remember those who laid down their lives in one of the most sacrificial battles of the First World War.

The eightieth anniversary of the Battle of the Somme, which began on July 1, 1916, is attracting both young and old, according to the Royal British Legion. It is organising a pilgrimage to the graves and a service in the open air at Thiepval in northern France where a great arched memorial lists 70,000 men who died in the battle but were never formally buried.

The number of members of the First World War Veterans Association going to Thiepval is expected to be 12 men and one woman. Dorothy Huntley-Flint, 98, the grandmother of Richard Branson, who drove ambulances during the

war. Yet many young people have contacted the Legion in recent days, wanting to join them to pay their respects to those who gave their lives.

Yesterday, a small band of frail veterans gathered to cross the Channel to the scene of the Army's bloodiest battle, stopping to pay tribute to their dead comrades at a simple service in Dover.

Some in wheelchairs, others leaning heavily on walking sticks, they spoke of the need to remember. Michael Howard, the Home Secretary, who led the service, said he was

humbled by their courage. "We owe these men an enormous debt. It is astonishing to think about what they did."

The soldiers who went to the Somme were part of the biggest volunteer army in history, poorly trained and most not even 21. The memories of the fighting are still too great for one veteran, who cannot face making the trip.

George "Smiler" Marshall, 99, from Ashstead in Surrey, said: "Every night we would have to bring back our mates, dig a hole for them and bury them just as they were."

Mr Marshall, a cavalryman, lost his brother in the battle. "It was simply horrific. The conditions were appalling and there were bodies everywhere. I can't go back."

The Duke of Gloucester will be representing the Queen at the service of remembrance at 10.30am on Monday, and Sir Patrick Mayhew, the Northern Ireland Secretary, will represent the Government and the Ulster regiments. Representatives from a number of regiments, including 107 Northern Ireland Brigade (Territorial Army), the Ulster TA Band, a piper from the Scots Guards and buglers from the Royal Welch Fusiliers, will attend.

The British Ambassador to France, Sir Christopher Mallaby, and Brigadier Charles Ritchie, the military attaché in Paris, representing General Sir Charles Guthrie, Chief of the General Staff, will also be attending. The 3,500 people expected will include representatives from Canada, South Africa, New Zealand and the other empire nations which took part in the later stages of the battle.

Colonel David Travers, who is representing the Legion, said: "It was a Pyrrhic victory and it made people realise that we should never fight that sort of war of attrition again. Somme was a turning point."

Leading article, page 23



British troops go over the top in the Battle of the Somme 80 years ago. By the end of the first day almost 20,000 were dead and 38,000 injured

Decades have not healed pain of needless loss

By ROBIN YOUNG

Lord Denning remembers brother who died

LORD DENNING, the former Master of the Rolls now aged 97, still mourns the brother he lost on the Somme and the rest of the country's "best young men" sacrificed in the battle.

As a boy, Lord Denning, known as Tom, hero-worshipped his oldest brother, Jack, who taught him cricket and other sports. When war broke out Jack was in the Territorials, where he had found an outlet for his physical and mental abilities and powers of leadership. "He was the best at everything," Lord Denning remembers. At a Territorials' sports day Jack won the 100 yards, though he was the only man to run in "ordinary togs".

Commissioned as a Special Reserve Officer in April 1915, he was posted to France in July. In May 1916, Tom had his only opportunity as a young man to be with Jack when he returned on home leave. They played golf, went to a tennis party and discussed Tom's future. Jack advised against politics. "He

did not think much of politicians," Lord Denning recalls.

On June 26, just before the expected offensive on the Somme, Jack was hit in the head by shrapnel and badly cut, but he insisted on returning to the line before the main attack began on July 1.

While in the trenches Jack was promoted to Acting Captain. On September 24 he learnt that his company of the Lincolnshire Regiment would be involved in an attack the next day. He wrote in pencil a letter home of which Lord Denning says: "It moves me to tears even now."

Jack, then 23, wrote: "This may or may not be my last letter to you, as we are for it I think tomorrow... you may rest assured that should I get pipped I shall have done my duty, and always remember it is far better to die with honour than to live in shame."

Lord Denning says: "He went over the top, leading his men, out in the open against Germans who were well protected in their trenches. He

was hit by shrapnel, through his stomach, and lay for three hours before he was found and taken back to the casualty clearing station. He said to a comrade, 'I'm done for.' He was wandering all night, murmuring of home. He died in the morning of the 26th. They buried him in the cemetery at Heilly-sur-Somme. They stamped out his name on a piece of tin and tacked it to a rough wooden cross."

At home in Whitchurch,

Hampshire, the Denning's mother, Clara, "swooned to the floor when she got the telegram announcing Jack's death", Lord Denning remembers. "He was the best of us, better even than our brother, Reg, who became a general and finished as GOC Northern Ireland." When Tom went to tell Reg himself in an army hospital with shrapnel injuries, "he turned over and sobbed and sobbed". Afterwards Reg dropped his

own name and was known in the Army as Jack instead.

Lord Denning was to visit the Somme himself, after the battle, as a 2nd lieutenant in the Royal Engineers. He said yesterday: "Our generals did very wrong in pitching all our best young men forward as they did, quite regardless of losses."

"The graves at Heilly are well kept, but it is so depressing to see such large numbers of our best young men buried there. I still read the names of the fallen in Whitchurch every Remembrance Day — 200 of them from this small town alone. They were a tremendous loss to the nation."

Lord Denning has one poignant regret. He used to finish all his letters to his brothers with the Horatian Latin tag: "Dulce et decorum est pro patria mori — it is sweet and honourable to die for your country."

He says now: "That was an awful thing to write. Jack kept my letters with that in it. It was the way we thought then, but it was wrong. You want to live for your country, not to die for it."



Jack Denning, left, and his brother as a 2nd lieutenant

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Birdsong gave way to bloody requiem

By MICHAEL EVANS, DEFENCE CORRESPONDENT

THE young men who answered Kitchener's call to fight for their country in the euphoric summer of 1914 were to experience on July 1, 1916, the bloodiest day in Britain's military history.

As 14 of Britain's 17 divisions prepared to go over the top, the circling larks could be heard even above the sound of artillery fire. It was going to be a beautifully sunny morning. When they had first arrived in the Somme several months earlier, the soldiers had been surprised at the Englishness of the countryside. There were flowing poppy fields, deep green lanes and wide rolling downs, reminiscent of the southern English shires.

Yet by the end of that first day of the Battle of the Somme, a day of attrition on an unprecedented scale, this corner of a foreign field, covered in poppies and cornflowers, was strewn with the bodies of young men. The British casualty toll was 57,470, of whom 19,240 were killed or mortally wounded.

The Germans suffered 591 casualties, of whom 185 died.

Promptly at 7.30am, in response to innumerable whistles, the British and French force went over the top to cross no man's land towards the deeply bunkered and heavily defended German divisions. The odds seemed in favour of the British and French. The 17 British and 11 French divisions, totalling probably more than 420,000 men, were up against only six German divisions. But the young amateurs of Kitchener's "New Army" battalions were cut down by withering machinegun fire.

The Battle of the Somme was to last until November 18-19, with more than a million casualties on both sides, but that first day of sacrifice has remained, 80 years later, one of the most potent and tragic symbols of war.

□ The Imperial War Museum Book of the Somme, by Malcolm Brown (Sidgwick & Jackson: £20)

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Minister may export church to beat vandals

By RUTH GLEDHILL, RELIGION CORRESPONDENT

A RETIRED minister who bought his former church to save it for posterity has decided to dismantle the building and ship it to the United States after arsonists destroyed much of his restoration work. The Rev Norman Valley, 77, had spent his entire savings on Spring Bank Methodist Church at New Mills, in the Derbyshire Peak District. He said: "These attacks are part of our times. It is a terrible age. We can do nothing except look on our churches and weep. It is up to us to preserve our heritage."

One in three churches in Britain can expect to be the target of an attack of some kind each year. Mr Valley hopes that negotiations will now achieve a sale for his church to be reconstructed in the United States.

He was a minister at New Mills from 1951 to 1955, and his father-in-law, the distinguished Methodist scholar Walter B. Houlston, ministered there in the 1930s. The church closed in 1980, with some of the congregation joining the local Anglican church. Mr

Valley, who is married with a child and five grandchildren, was living in a £100,000 Victorian mansion in the Isle of Wight, which he also used for the rehabilitation of offenders, when he decided to sell up and move back to Derbyshire five years ago.

He said: "I heard that Jehovah's Witnesses were attempting to purchase the church. I got just enough to buy it and a small home for myself across the valley. I hoped to reopen the building with a fine organ made from materials I had obtained from closed churches."

Three weeks ago, arsonists reduced the church to a burnt-out shell, destroying two valuable organs he had stored there, along with his office, equipment and his £10,000 library of rare theological and historic books.

The building and contents were not insured. He was told that he would be unable to insure an unoccupied building that had already been subject to one arson attack. He is now spending a further £10,000 on his plans to ship it abroad. Mr



The Rev Norman Valley in the church hit by arsonists three weeks ago: "We look on our churches and weep"

Valley said: "Negotiations are taking place to move it stone by stone and re-erect it in the United States." Mr Valley said an agent already had some interested parties. Planning permission is being sought for the demolition.

The church, which seated 350, was converted from two cottages in 1839 as one of the original churches of Warrentonism, named after a minister evicted from his Manchester living during a Methodist schism. New Mills would become the second

Methodist church transported to America in recent years: the chapel where Baroness Thatcher's father preached at Sproston, near Grantham, Lincolnshire, was transported to Baker University in Kansas and is currently being re-erected.

Agents handling such sales are also exploring markets such as Japan, which is experiencing a fashion for English-style weddings, and where a genuine English church could be a crowd-puller. Redundant Church of England churches

are unlikely to go abroad because most are covered by ancient covenants or other restrictions, although just after the war the damaged St Mary Aldermanbury was moved from the City of London to Fulton University to be re-erected and restored.

Mr Valley said: "There is great interest in this project because in America a church like this is almost a congregation-catcher. The stone has not been affected by the fire."

"Vandals have no feeling for good or their fellow men. I

imagine that the people who set fire to that church were watching it burn and enjoying the flames. We have some lovely historic churches in Derbyshire, but some of my colleagues have had to brick up parts to keep out thieves. It is awful."

"We are in a deep trough of sin and despair. People don't seem to bother, so long as they are all right. The only solution will be a spiritual revival."

At Your Service. Weekend, page 15

Credo

Why we look to Peter's example

Dr David Hope

Peter is undoubtedly the most prominent and colourful of the 12 disciples. Today he is celebrated throughout the worldwide Church — in some parts of Christendom, following ancient liturgical custom and use, his name is coupled with that of St Paul. Peter has become the main focus in the Church of England for the ordination of those called, chosen and prepared for the sacred ministry.

There is ample testimony about the origins of Peter. He was a native of Bethsaida by the Sea of Galilee and it is as a fisherman that he made his living. Capernaum, another such lakeside town, is the scene of his call to follow Christ, along with Andrew, his brother, and James and John. The Gos-

a distinctive office in the Church of God — both to the diaconate and to priesthood. The example of Peter's life as disciple, apostle and martyr is to be patterned in the lives of those who, having like Peter responded to the Lord's gracious invitation, "follow me", are now commissioned, "feed my sheep".

At a time when the Church itself is much concerned about its own internal organisation, the management of its assets and resources, the celebration of Peteride sets before us the clear fact that the greatest assets and resources of the Church are its people, ordained and lay, and that the primary calling of us all is to a more faithful and sacrificial discipleship, and that the business of the shepherds, so well expressed in the Ordinal, is to "serve them with joy, build them up in faith, and to do all in your power to bring them to loving obedience to Christ". It is a tall order and one which would be



wholly impossible were it not for the grace gifted and grace given power of the Holy Spirit — the inward and spiritual grace signified by the outward and visible sign of the laying on of the hands.

Peter seems to have been a natural leader, combining those rare qualities of zeal, conviction and the ability to inspire others with a real sense of human folly and weakness. He is passionate, determined and obstinate to the very end: yet at the very end this same obstinacy leads him to denial and reduces him to tears. Paradoxically, the weakness and insecurity on the inside which becomes such strength and conviction on the outside, is his greatest asset.

He becomes a disciple with whom other disciples more readily identify, not least those who, in their own search and journey of faith, experience the jumble and the confusion which comprises that volatile mixture of certainty as well as doubt, even denial.

Given then the warm humanity, the immediacy and the attractiveness of the person, it is hardly surprising that the Church of England should use Peter's celebration day as the focus for those being ordained to

The claim that the Church is apostolic is a direct challenge to much of the inward and introspective thrust of the Church's own agenda. Peteride sets before us both the particular and personal embodiment of Peter's own apostleship as well as the primary task of the Church in every age — its readiness to reach out and go out and to take risks for God and for the Gospel.

Dr David Hope is Archbishop of York

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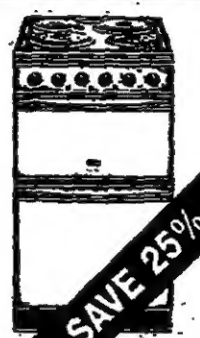
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THE Labour and please to increase state pension

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Labour drops pledge to increase state pension

By Jill Sherman, Chief Political Correspondent

LABOUR abandoned its long-standing commitment to raising the basic state pension yesterday.

At the 1992 general election the party promised an increase of £5 a week for single pensioners and £8 for couples. But yesterday Chris Smith, the Shadow Social Security Secretary, suggested that state pensions would remain at their present level, rising only in line with inflation.

Over the past decade Labour has gradually moved away from a costly commitment to raise pensions in line with earnings rather than prices. In 1987 it promised increases as "a step towards restoring the link with earnings, which was dropped by the Tories in 1980."

Announcing a range of changes to the pension system, Mr Smith said: "We cannot give any specific commitment to any specific figures. What we are saying is that the basic state pension must remain in place and it must not be means-tested. At the very least it will rise in line with inflation, as it has done under the present Government."

Mr Smith also disclosed that Labour had shelved a scheme for a minimum guaranteed pension to help poorer people, which could have increased payments to £85 a week. The basic rate for a single person is now £61.10.

He said the idea, suggested by the Social Justice Commission and backed by Donald Dewar when he was Shadow Social Security Secretary, had been dropped for the moment because of the difficulty in assessing the needs of all 10 million pensioners.

A policy document published yesterday does, however, put forward a scheme to help 600,000 pensioners to claim the income support to which they are entitled. Labour is looking at allowing pensioners to make their

initial claim for income support at post offices, shops and supermarkets, rather than social security offices. Mr Smith emphasised that public spending plans already covered payments to the 600,000 pensioners, who were losing up to £14 a week by failing to make a claim.

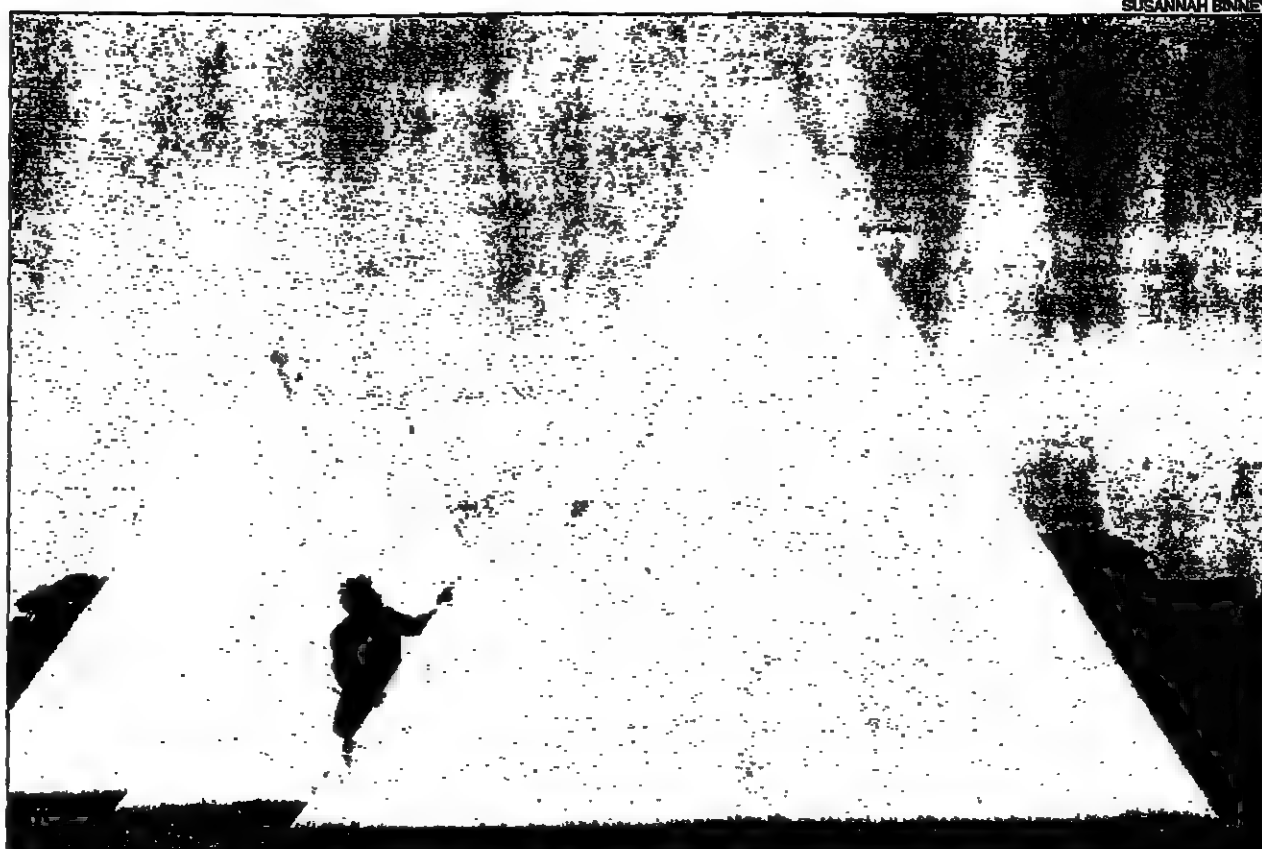
The actual cost of the scheme, however, could be an extra £430 million.

The document, *Security in Retirement*, outlines Labour's plans for a second personal pension on top of the basic state pension. The document proposes an alternative framework to occupational schemes. People would be encouraged to invest in low-cost pension schemes run in partnership with the private sector.

A Labour government would cut the sometimes exorbitant charges made by private companies by legislating for a maximum levy. At present the average charge is 25 per cent of contributions. Mr Smith argues that this should be "much, much lower" — possibly about 10 per cent. He also hopes that firms will automatically reduce their charges through competition.

The pensions would be much more flexible, making it easier for employees to transfer them when they move jobs. Labour would also encourage people to make additional voluntary contributions to the scheme, on top of the 4.8 per cent compulsory element that exists now. It would maintain the present tax breaks for pension contributions, and would allow people to build up a separate account to provide for "life opportunities or life crises".

The savings account would accrue alongside the main pension. Access to it would be allowed before retirement but there would be a tax incentive to leave it untouched. Regular payments could be made out of an employee's salary.



Storm in a 20ft teabag

A DEVON council is threatening a farmer with prosecution unless he removes three 20ft pyramids from his land by Wednesday. The pyramids, three-sided structures of steel covered with canvas and shark net, were erected by the installation artist Ben Jones (above) as a commission from Brooke Bond, which recently

launched PG Tips in pyramid-shaped teabags. Mid-Devon district council takes the view that the pyramids, though plain white and without lettering, are advertising. But Mr Jones says that they are a work of art and that he

would not have accepted a commission for advertising. "I do not think anyone who sees a 20ft pyramid in a field would think 'That's a teabag'." The pyramids are near the M5 at Hound Valler Farm, Uffculme, which is

owned by Ian Parley. Motorists passing by yesterday said they thought the site was an encampment of New Age travellers. But John Milverton, the council's senior enforcement officer, said: "They might be a fairly subtle form of advertising but that does not excuse it. They are a distraction to motorists."

Mackay to press ahead with civil court reforms

By Frances Gibb, Legal Correspondent

THE Lord Chancellor, Lord Mackay of Clashfern, is expected to secure a prime legislative slot before the general election for reforms intended to cut costs and delays in the civil courts.

The reforms, which will give judges wide powers to take control of the speed and running of trials, are based on proposals by Lord Woolf, the law lord, who publishes his civil justice report next month. The Bill may also include some of the proposed legal aid changes to be outlined in a White Paper on Tuesday if ministers consider them likely to win public support.

Lord Woolf wants judges, not lawyers, in the driving seat at trials. He wants them to set timetables and to have the power to appoint expert witnesses. He also wants them to impose cost penalties in cases where parties cause delays unreasonably.

Officials hope that a Bill in the autumn could also provide for the reform of legal aid. Much of next week's White Paper will not require legisla-

tion, but it will be needed for plans to limit the £1.4 billion scheme and remove the present eligibility tests.

The Bill would begin the civil justice revolution that Lord Woolf has outlined. The aim is to encourage out-of-court settlement of disputes via methods such as mediation and arbitration. If cases come to court, judges will become "trial managers" and take over from lawyers the job of dictating the pace.

The Woolf reforms include plans for a fast-track court for civil disputes of up to £10,000, where costs are capped and have to be quoted by lawyers in advance. People will be given help to handle their own cases where possible. Claims of up to £3,000 will go to the small claims court. Those of up to £10,000 will go on to a fast-track with a start-to-finish timetable of 20 to 30 weeks.

Claims of £10,000 or more will go into a multitask system, where judges will hold a case management conference after the defence has been filed to hone down the issues.

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Clinton prepared to block visas and IRA funding

FROM TOM RHODES IN WASHINGTON

TERRORISM

PRESIDENT CLINTON is considering a clampdown on Sinn Féin and the IRA after Western leaders at the summit of the Group of Seven top industrialised nations, meeting in Lyons, agreed to unite against organised crime and terrorism.

The White House, which has made contact with Sinn Féin a priority of its Northern Ireland policy, denied there had been any policy change, but senior sources at the State Department said a number of options were under consideration. They include a possible ban on future visits to America by Gerry Adams, the Sinn Féin president, and curtailing further the capabilities of Friends of Sinn Féin and Noraid, the two IRA fundraising organisations in the United States.

Mr Clinton, who delivered his most determined condemnation of terrorism after the deaths of 19 American service-

men in Saudi Arabia this week, sees a strong stance on worldwide terrorism as a boost to his re-election campaign this November.

State Department officials said the Administration was already questioning the extension of work permits to non-Americans employed by the two IRA front organisations. Under the terms of the new Anti-Terrorism Bill, the US Government can curb the activities of any organisation that channels money to international terrorist groups such as Hamas or Hezbollah.

Although this could apply to the IRA, the Friends of Sinn Féin has one employee who is not an American citizen, Mairead Keane, the US representative in Washington. Her office said yesterday there had been no indication of such a plan or that she might be

targeted, but there is no doubt her displacement would send a clear message to the political wing in Ireland. Membership of Noraid is said to be exclusively American.

The White House was resolute that its policy had not changed. "No such thing is happening here or even being discussed," said one official. "And we have not received any visa request from Mr Adams, so that is not under consideration." Nevertheless, Mr Adams's political capital in Washington has been in rapid decline since the IRA ended its ceasefire in February. His position was made more untenable by the Manchester bombing, which left many in the Clinton Administration bewildered and facing the serious dilemma of whether, as one official put it, he was "on the side of the angels or was the Devil incarnate".

In the aftermath of the Docklands and Manchester blasts, there has been a sea change in attitude towards the IRA in America.

Edward Kennedy, the leading Irish-American politician who helped to open dialogue between the United States and Sinn Féin two years ago, refused to see Mr Adams during a recent visit to Washington. This week the senator was even more vehement. "The IRA are no friends of Ireland," said the veteran Democrat. "They are enemies of peace. No amount of IRA rationalising or dissembling can possibly justify their continuation of violence."

□ Bildt's demand: Carl Bildt, the major powers' High Representative for Bosnia, urged world leaders last night to take steps to have Radovan Karadzic, the Bosnian Serb leader, arrested in the next week (Michael Binyon writes). He told the G7 leaders that unless Dr Karadzic, facing indictment for war crimes, were removed from all political office, the elections in Bosnia, planned for September 14, could not go ahead. He said the world should impose tough new sanctions on the Bosnian Serbs if they prevented the arrest of Dr Karadzic.

Lyons leaves no truffle unturned in bravura performance



Paul Bocuse makes way for guards leaving Lyons city hall, where G7 leaders ate dinner, prepared by him and three other top French chefs, in a courtyard

The Four Chefs offer leaders food for thought

FROM MICHAEL BINYON IN LYONS

GASTRONOMY

THEY have, at least, tried to get away from the overriding obsession. Lyons is presenting itself as a city of technology, commerce, innovation and enterprise.

Prototype Peugeot electric cars are silently gliding in circles outside the conference centre. Water companies that own half Britain's infrastructure are demonstrating their pumps and filters. High-tech firms have filled a tent with flashing screens and access points to the Web.

It is all to no avail. There is only one thing that truly animates the native Lyonnais and the thousands of visitors

— though Helmut Kohl, posing next to John Major for the family photograph, had the smile of a man who has not visited a health farm for months. The next day the Four Chefs appeared in person to display their talents in front of the salivating cameras.

Paul Bocuse, the Pavarotti of gastronomy, was there in a demonstration tent, behind a glass screen, deftly slicing his confect of cold meats in pastry; later, his chef's hat almost scraping the doorways, he wandered into the press halls to acknowledge the awe-struck recognition of those who have quickly learnt where

true influence lies in France. His fellow masters — Marc Veyrat, Georges Blanc and Pierre Troisgros — exuding no less intimidating authority than they do in their autocratic kitchens, also gave running televised commentaries on how to cook and slice the best poultry; and how to

honour Scottish salmon.

France's third city — which has just lost pride of place after Paris to Marseilles — is taking the summit, like the glorious summer weather, in its stride. It has paid the summit wives the kind of floral tribute the French, unashamedly old-fashioned, love to pay to ladies. Each has had a rose named after her.

Bernadette Chirac is honoured with a rose bush with full azalea blooms; the "Hillary", after America's First Lady, is described as a red floribunda which last year won a prize as France's most beautiful rose. Madame Chernomyrdin managed to give the name "Valentina" to a hybrid tea-rose. But Nomos Major and Helmut Kohl missed their chance.

Nothing but the breast

Lyons: President Clinton opted for Lyons' renowned chicken breasts twice in a day on Thursday. The revelation came at a lavish press luncheon when a television commentator noted that Clinton chose chicken instead of fish at dinner, which "seemed a bit too much", since he had the same earlier in the day. (Reuters)

know nothing of the glory of Lyons. President Clinton, a man of prodigious appetites, could hardly wait. At mid-night he slipped away from the cares of world affairs and the woes of Hillary to tour the streets, dive into the brightly lit restaurants, pump the hands of astonished chefs and well-wishers and snatch up delicacies by the handful, leaving his Secret Service details more used to hamburgers and jogging, bewildered by the gastronomic cornucopia.

The Four Chefs who prepared the famous opening dinner of the summit have, almost overnight, acquired the same folk hero status as the Three Tenors at the Baths of Caracalla. World leaders have said little so far of their encounter with the true defenders of France's world sta-

America warned on Cuba trade curbs

FROM PHILIP WEBSTER IN LYONS

SANCTIONS

PRESIDENT CHIRAC and John Major yesterday intensified European pressure on America not to penalise firms that do business with Cuba, Iran and Libya.

The French leader gave a warning to President Clinton of a "circle of reprisals" if America imposed sanctions against European countries investing in countries it regards as centres of terrorism. He was reported as having told Mr Clinton that he was concerned Europe could get into a situation where it had no choice but to retaliate. But there was no sign yesterday that President Clinton was ready to back down.

Helmut Kohl, the German Chancellor, and Jean Chrétien, the Canadian Prime Minister, have also levelled protests at the Americans over the implementation of the so-

called Helms-Burton law relating to Cuba and separate legislation affecting Iran and Libya. The dispute has soured behind-the-scenes exchanges at the summit, which has delivered its strongest ever condemnation by world leaders against terrorism. The desire to present a united front will almost certainly mean the issue is fudged in the final communiqué today.

The Americans want to block trade with Cuba, Libya and Iran by imposing sanctions against companies that have contacts with "rogue states". But France and Germany want dialogue and commercial contacts with the countries involved to isolate extremist factions. A senior British government source said yesterday of the American stance: "This is not the right way to go about it."

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CHANGING TIMES

مكتبة الأصيل

US hunt for terrorists 'hindered by Saudis'

FROM IAN BRODIE IN WASHINGTON

AMERICAN officials complained yesterday that they were denied access last month to four Saudi terrorists who may have possessed information which could have foiled this week's bomb blast which killed 19 US servicemen.

The four were publicly beheaded on May 31 after confessing to a separate bombing in Riyadh, the Saudi capital, last November in which five Americans and two Indians were killed.

The FBI, the CIA and senior Pentagon officials wanted to talk to the four about their involvement in an Islamic dissident group which opposes the large Western military presence in Saudi Arabia and the Government's autocratic control of the kingdom. The Americans made strong representations to the notoriously secretive Saudi authorities for permission to see the prisoners.

They hoped that the four would implicate others who might be plotting acts of violence. They also wanted to find out if the group's apparently homegrown terrorism was receiving help from Iraq, Iran, or other Middle Eastern militants.

But, as one American put it, the Saudi co-operation was "far less than we had hoped for". The FBI was particularly upset, having sent a large team of agents to Saudi Arabia after the bombing of the Saudi National Guard training headquarters. The team's expertise and forensic assistance was of considerable value in tracking down the terrorists.

America's ineffectiveness in dealing with the Saudi rebuff underscores that Washington has no ambassador in Riyadh, a particularly sensitive post.

Two weeks ago, President Clinton nominated Wyche Fowler, a former Democratic senator, to fill the vacancy. But Jesse Helms, the often cantankerous Republican chairman of the Senate Foreign Relations Committee, has set no date for confirmation hearings despite this week's bombing. They could be delayed for months.

American officials continued to insist that they had taken steps to increase security around the blocks of flats housing Americans in Dhahran before a petrol tanker exploded with the force of 5,000lb of TNT last Tuesday.

There is growing criticism that concrete barriers were placed only 35 yards from the building, but officials said that they could not have foreseen such a powerful blast, nor planned for it. Short of making all members of the American services in Saudi Arabia live in underground bunkers.

Although there was no immediate warning before the bomb, there had been threats and hints of trouble that may not have been taken seriously enough.

□ Dhahran: Diplomats and about 300 American, British and French airmen and women remembered their 19 US comrades killed in the blast at an emotional memorial service here yesterday and prayed for God to punish the bombers. (Reuters)



American mourners comfort each other at yesterday's memorial service in Dhahran

Star Trek heiress fails to cling on to her fortune

FROM TOM RHODES IN NEW YORK

BOLDLY going where no-one had gone before proved a costly process for Dawn Roddenberry, an heiress to the Star Trek fortune who yesterday found herself disinherited of hundreds of millions of pounds.

The daughter of Gene Roddenberry, creator of the Starship Enterprise, was deemed by a Los Angeles court to have contested her father's will and so forfeited any right to the future profits of the hugely successful television series, feature films and "Trekkie" merchandise.

Star Trek, the galactic adventures of Captain Kirk and his extraordinary crew, was created in the 1960s. It produced a succession of films and a devoted following among American and British viewers who still attend "Trekkie" conventions in the United States.

In recent years, the series has enjoyed something of a renaissance for a younger generation with Patrick Stewart, the British actor, taking the helm of the Enterprise. Licensing has become a goldmine for the Roddenberry family and, until yesterday, was estimated to be producing hundreds of millions of dollars for each of his heirs.

Andrew Garb, a lawyer for the family who announced the court's decision, described it as "one of the largest disinheritances of any heir in American history".

It seems that Mr Roddenberry had anticipated that there might be sibling rivalry over his estate and left specific instructions before his death in 1991 in an attempt to forestall it. His will stipulated

that any heir who disputed its validity should be disinherited immediately.

Under the terms of the will, each of his three children, Dawn and Darleen by his first marriage, and Eugene by his second, was to receive \$500,000 (£320,000) in cash. His second wife, Majel, was named as trustee. On her death Eugene was to be awarded 50 per cent of the trust, while the two daughters were each awarded a quarter.

However, within six weeks of her father's death, Dawn had filed a suit suggesting that he was not competent and had been unduly influenced by her stepmother. The dispute lasted for two years before Ms Roddenberry withdrew her claim in 1993.

The will then went into probate and Majel Roddenberry filed a petition for a court order to determine who was entitled to benefit from the estate. She alleged that under the no-contest clause, Dawn should be cut off without a cent, a claim which the Los Angeles court upheld and one which Mr Spock would presumably have found entirely logical.



Roddenberry: tried to avert sibling rivalry

Peace force ready to move into Burundi

FROM SAM KILEY IN NAIROBI

UGANDA and Tanzania are poised to send troops to prevent continued ethnic violence in Burundi, and will meet the defence ministers of other countries in the region on Monday to discuss details of the mission.

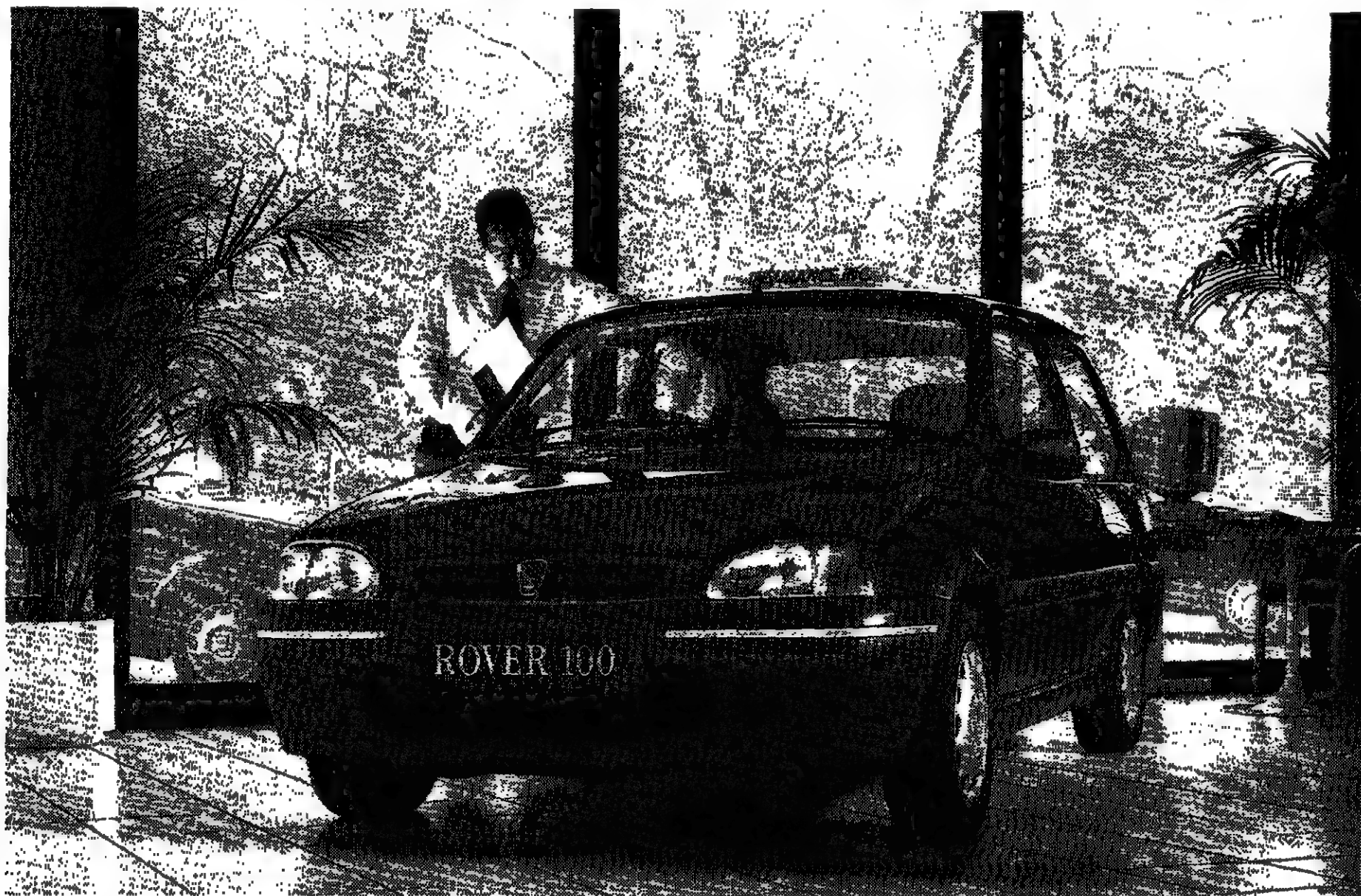
The plan, which has the backing of Western powers and the United Nations, is certain to be resisted by Hutu and Tutsi extremists.

The force of Tanzanian and Ugandan troops, supported by Kenyan police, could be deployed rapidly to stop ethnic bloodshed in Burundi developing into genocide or mass

slaughter, diplomatic sources in Nairobi said yesterday.

The move came after a summit of regional leaders, who this week expressed determination to ensure that the genocide which rocked Rwanda in 1994, when a million Tutsi were slaughtered, would not happen again. No timescale has been set for the deployment of the African peace-enforcing contingent.

Diplomats said it could be swiftly ordered to Burundi if Tutsi and Hutu tribesmen failed to end a cycle of slaughter in which an average of 100 people are dying daily.



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The star prize includes two economy return tickets with Delta Airlines, plus round-trip luxury airport transfers: four nights at the Sheraton Suites Galleria, Atlanta, with breakfast, lunch and dinner included; and tickets to the Olympic events.

The prize winner will arrive in Atlanta on Tuesday, July 23 and depart on Saturday, July 27.

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EXECUTIVE VOICE 28

Ian Hay Davison on meeting the Lottery challenge

Monday
Tuesday
Wednesday
Thursday
Friday

WORKING WEEK 29

Getting a taste for the world's finest cuppas



SPORT 44-52

Induráin riding high in search of Tour record

THE HIDDEN ASSETS AT THAMES WATER
Page 29

THE TIMES

BUSINESS EDITOR Lindsay Cook

SATURDAY JUNE 29 1996



Dieter Bock, centre, chief executive of Lonrho, flanked yesterday by Nick Morrell, his deputy, and Robin Whitten, the group's finance director

Bock seeking three-way split of Lonrho empire

BY SARAH CUNNINGHAM

LONRHO is to split into three by spinning off its hotel and then its trading divisions, the company revealed yesterday.

It wants to float 100 per cent of its interest in the hotels and trading businesses and believes it should raise enough money to cover the group's £579 million debts.

The move, to be completed by the end of this year, will leave Lonrho Plc with just its mining interests. The conglomerate has abandoned an earlier plan to demerge its mining assets because it would mean a much higher tax bill, it said.

The flotation of the hotels arm will be aided by Lonrho's move to buy back from the

Libyan Arab Foreign Investment Company a one third stake in Metropole Hotels for \$389 million (£251 million). The Metropole stake was sold, controversially, to the Libyans for £177.5 million in 1992.

Lonrho said it had been advised that the removal of the Libyan interest in the hotel business would greatly add to its value.

Dieter Bock, Lonrho's chief executive, said he expected to head the trading business and that he would "probably not" be chief executive of the mining company. His deputy, Nick Morrell, and Robin Whitten, Lonrho's finance director, are likely to move with him. The trading business will include Lonrho's African

operations and possibly its African hotels.

Mr Bock also suggested that the Lonrho brand, which is well known in Africa, may be retained for the trading company. It is unclear whether the mining business will keep the Lonrho name.

South Africa's Anglo American mining group recently negotiated an option to buy Mr Bock's 18.5 per cent holding in Lonrho at 220p a share. It already owns 10 per cent of the company and if Lonrho's non-mining interests are spun off, will have a significant hold on the Lonrho mining operations. These include coal and platinum activities in South Africa and a 37

per cent stake in Ghana's Ashanti Goldfields.

Mr Bock said that if Anglo American takes up the option on his shares he would reinvest in the trading company. This would give him a stake of 20 to 25 per cent.

The two new companies will be listed in London, possibly with some local African listings, Mr Bock said. "We are close to being able to give all the details to shareholders."

Mr Bock was speaking as Lonrho announced a first half pre-tax profit up 12 per cent, to £38 million, excluding exceptional items. The dividend for the six months ending March 31 is unchanged, at 2.25p per share. Mining profits slipped £1 million, to £41 million, while

Personal incomes at 7-year peak

By ALASDAIR MURRAY

THERE was more good economic news for the Government yesterday as new figures showed that personal disposable incomes are at a seven-year high while the current account deficit for 1995 was less than half that indicated by previously published data.

Disposable incomes rose 4 per cent year-on-year, the highest level since 1989. About a quarter of this rise was due to the £1.25 billion National Grid rebate, but economists pointed out that the figures do not include the impact of the April tax cuts.

The current account trade deficit, meanwhile, was revised from £6.7 billion to £2.9 billion, equivalent to just 0.5 per cent of GDP last year. The sharp fall was largely due to an upward revision in the estimate of investment income to a surplus of £9.6 billion, the highest on record.

Ian Shepherdson, UK economist at HSBC, said: "There is no guarantee that these new figures will prove any more reliable than the previous ones, but as it stands they should allay one of the key fears about the economy this year."

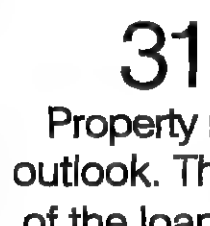
The Office for National Statistics said that it was launching an inquiry into the scale of revisions to last year's data, to be conducted jointly with the Bank of England which supplies much of the information.

The current account deficit in the first quarter of this year fell slightly to £1.1 billion from £1.2 billion, below City expectations. But there was less positive news from the first-quarter GDP figures which were revised downwards from 2 per cent to 1.9 per cent, well below the Chancellor's target of 3 per cent. The figures also reveal that investment fell by 2.1 per cent and overall capital expenditure was up just 1.5 per cent.

WEEKEND MONEY



33 Anne Ashworth on early retirement's pain and pleasure



31,32 Property market outlook. The pick of the loan deals



33 Peter Robinson's dilemma. Lump sum or higher pension?

34,35 Prospects for British Telecom and British Energy

38 The saver's slice grows thinner as rates fall

BUSINESS TODAY

STOCK MARKET INDICES

FT-SE 100	5711.8	(+32.2)
Yield	4.09%	
FT-SE All share	1856.33	(+12.42)
Nikkei	26530.75	(+29.14)
Dow Jones	5980.46	(+12.93)
S&P Composite	671.97	(+3.42)

US RATE

Federal Funds	5 1/4%	(5 1/4%)
Long Bond	8 1/2%	(8 1/2%)
Yield	8.92%	(8.96%)

LONDON MONEY

3-month Interbank	5 1/4%	(5 1/4%)
Life long gilt future (Sep)	108 1/2	(108 1/2)

STERLING

New York	1.5544	(1.5492)
London	1.5538	(1.5480)
DM	2.2652	(2.2525)
FF	1.5991	(1.5901)
SF	1.9448	(1.9338)
Yen	170.42	(168.96)
S Index	86.3	(85.9)

US DOLLAR

London	1.5208	(1.5181)
FF	5.1436	(5.1335)
SF	1.2503	(1.2470)
Yen	109.45	(108.14)
S Index	87.2	(87.1)

Tokyo close Yen 109.91

NORTH SEA OIL

Brent 15-day (Sep)	\$18.45	(\$18.30)
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GOLD

London close	\$382.25	(\$382.95)
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* denotes midday trading price

Wickes suspends two directors

By MARTIN WALLER

TWO directors of Wickes, the DIY chain that has revealed that its 1995 profits were overstated, have been suspended from their jobs pending an investigation by Price Waterhouse, the accountants, into the company's financial affairs.

The two — Les Rosenthal, group trading director, and Chris Miles, UK commercial director — are not main board members. "They will fully cooperate with Price Waterhouse, but will have no further dealings with suppliers, customers or staff throughout the investigation," said a spokesman.

Henry Sweetbaum, the company's chairman and chief executive, resigned on Wednesday from his post, which paid him a total of £1.2 million last year in salary and bonuses.

after a bitter boardroom meeting. The previous day the company had asked for trading in its shares to be suspended on the stock market because of accounting problems concerning "the timing of recognition of profit from supplier contributions."

Price Waterhouse started its investigation on Thursday, but indicated last night that the full damage to Wickes's profits might now not be known for two weeks. There had been hopes that the assessment of a firm figure, and the return of the shares from suspension, might have been possible as early as next week. A fuller inquiry by the accountants into how the illusory profits were generated is expected to take some weeks.

Sumitomo's role under scrutiny

By ROBERT MILLER

THE international inquiry into the \$1.8 billion copper crash is investigating claims that Sumitomo may have actively supported many of the deals done by Yasuo Hamanaka, the trader blamed for the vast losses.

Reports that Sumitomo worked with Chinese Government agencies over nearly a decade to control copper prices have added a new dimension to an already complex investigation by authorities in Japan, Britain and America.

The investigators are attempting to piece together the history of how Mr Hamanaka continued to be allowed to trade on the US and London copper markets, as well as other deals done "off exchange" through offshore centres such as Guernsey, even though the

SIB interviewed the Japanese copper trader in 1991 over a fictitious invoice for a trade of \$250 million and, told Sumitomo of its concerns.

Sumitomo has consistently denied that it knew anything of Mr Hamanaka's activities to control the world's copper markets. Investigators are also trying to establish whether there were any links between copper deals done by Mr Hamanaka and Juan Pablo Davila, chief trader for Codelco, the Chilean Government's copper trading arm and the world's largest copper producer, which lost \$200 million from fraudulent trading activities. Señor Davila, who denies any wrongdoing, is being held in a Santiago prison.

Germany takes shine off gold plan

FROM JANET BUSH IN LYONS

THE G7 summit of the world's wealthiest nations failed to reach agreement yesterday on a plan to sell gold held by the International Monetary Fund, to relieve the debt burden of many poor countries.

But Kenneth Clarke, the Chancellor, a vociferous supporter of the plan that was effectively vetoed by Germany, is certain it will eventually go ahead. "It seems to me to be as plain as a pikestaff that it is going to be necessary," he said.

The plan, the subject of intense summit negotiations, calls on the IMF to sell a little less than 5 per cent of its 103 million ounces of gold, worth about \$2 billion out of a total of \$41 billion. The proceeds would be reinvested in other assets, such as stocks and bonds, which should yield a higher income than would then finance new concessional lending to about 20 of

the poorest nations, mostly in Africa. The gold mountain is real. Much of the bullion is held by America in vaults at Fort Knox, on behalf of other IMF members. More gold is stored at central banks around the world, including the Bank of England. As one banker described it: "There are piles of gold bars with Post-It notes on top saying 'This belongs to the IMF — don't touch'."

Gold reserves were first accumulated in 1945 when the IMF was set up to police the post-war world financial system. Each IMF member contributed a proportion of the gold, regarded as the safest and most stable investment at the time. Germany joined in 1952.

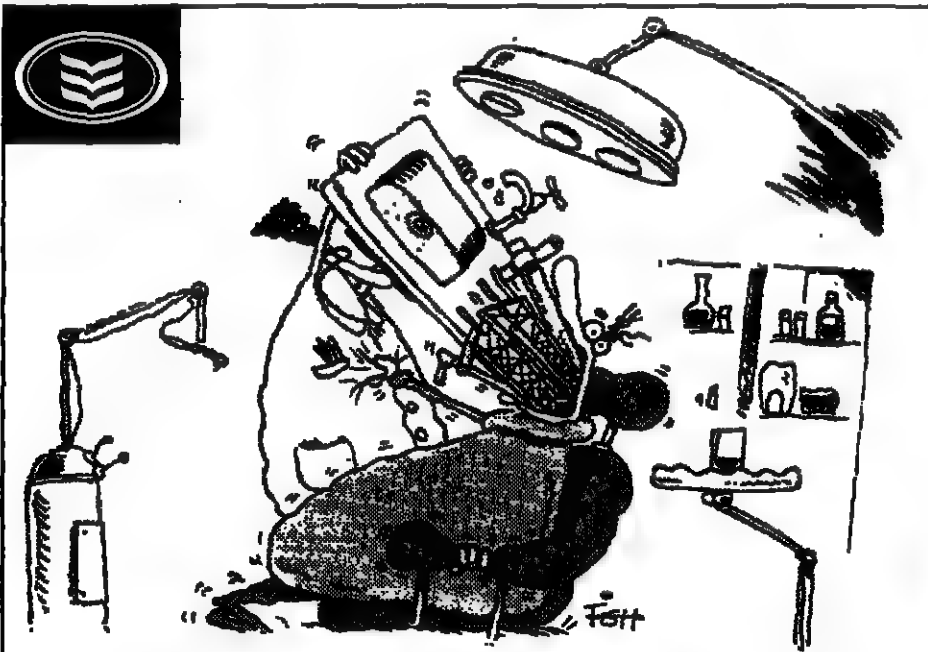
The Bundesbank opposes gold sales because it believes that they may be inflationary. Helmut Kohl, the German

Chancellor, is also against the sales because the opposition SPD party has been campaigning for the Bundesbank to sell some of its own reserves to finance social programmes in the country.

Germany has also argued that the sales would disrupt the world gold market, an argument rejected by its G-7 partners. Some increasingly frustrated G-7 officials say that Germany seems to come up with a different excuse every day.

The next move is uncertain. It is arithmetically possible that Germany could be outvoted when the IMF holds its autumn meeting in Washington. But the G-7 and the IMF would clearly prefer to bring Germany into the fold using the force of argument.

Buoyant Clarke, page 1



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Meeting the Lottery challenge

The National Lottery has been an amazing success. It is producing up to ten times the revenue originally forecast, as a result of which we are on the threshold of a dramatic surge in capital investment in the arts, education, and charitable projects. Billions will be invested over the next five to ten years in the social capital this country so badly needs. But there is a major catch: the Government's plans are predicated on a flow of private funding to match the largesse of the Lottery and there is no evidence that the country's charitable generosity is keeping in step with its enthusiasm for buying Lottery tickets.

Indeed, far from increasing tenfold, there is some evidence from charities of a decline in income. And corporate charity budgets are being held back, partially as a side-effect of the new emphasis on proper corporate government after the Cadbury report: the chairman's wife's favourite charity can no longer expect the corporate help it once received. One of the commercial companies of which I am a board member has even banned directors from any decision-making in the company's charity programme.

Yet the Government has laid down participatory targets of 25 to 50 per cent of the total project cost as proof that grassroots support exists for the new buildings. It is clear that many projects are going to find it difficult to reach these testing targets and, as a result, many will fail.

At Sadler's Wells, we plan to build the country's finest dance and opera venue on our 300-year-old Islington site, replacing the theatre built by Lilian Baylis in 1931. Here the evidence is that giving without strings is largely confined to individuals and trusts. Of the £2.7 million we have raised so far, 50 per cent is from individuals and trusts and 18 per cent from public bodies. The remaining third is from the corporate sector, but three quarters of this is represented by gifts in kind. Donations of everything from professional fees to sanitaryware will play a big part in our new development and have useful commercial spin-offs for donors, such as Andersen Consulting, Clifford Chance and Armitage-Shanks.

Even with gifts in kind, we are not going to find the funds we need before demolition of the old theatre starts next month and we move to temporary quarters at the Royal Theatre. Some form of underwriting will be essential so that we can match a rapid outflow of building costs over two years with the longer time we need for our fund-raising. Banks can help us, with loans secured on the value of the new building, including a significant site value. Wealthy well-wishers, too, may be willing to underwrite our fund-raising until the money comes in — interest-free, of course. Proceeding on

this basis is not without risk — but we are confident the risks are containable.

The British Library of Political & Economic Science (BLPES), based at the LSE, is hoping for help from the National Heritage Memorial Fund for improvements to its library — the international collection of books on political and economic science. Sixty per cent participatory funding will be needed and it is unlikely that business enterprise schemes, which we have used in the past to fund student hostels, will be of use: the tax breaks are no longer available and there is no stream of rentals to cover repayments. Instead the remarkable success of the LSE's Second Century Campaign should do the trick, calling as it does on the loyalty of one of the most influential bodies of alumni in the world.

The Eden project is Cornwall's bid for millennium funding. It will be the world's largest greenhouse, over a mile long and tall enough to contain a full-height tropical rainforest. In the world's largest microclimate, botanists will be able to study plant behaviour in closely controlled conditions. If successful in obtaining its bid for £50 million from the Lottery, the project will need participatory funding of £30 million, with £20 million coming from public sources, including the European Commission budget. Here the principal source of funding will be the commercial revenue generated by the visitors to the project. Cornwall welcomes four million visitors a year and it sometimes rains. The forecast revenue stream, enhanced by insurance, will fund bank lending repayable over the medium term.

None of these approaches matches the paradigm of the disinterested cash donor, but the projects won't be built if we wait for the plate to go round. The Lottery bodies are anxious for us to explore alternative funding sources.

We have found, at Sadler's Wells, that the Arts Council has been most constructive as we put together our financial arrangements for the new development and the politically important funding ratios have been met. Many feel that ratios of 50 per cent to 25 per cent are too high — but any change must be for the future. It is clear that the Government is as anxious as we are that the new projects will go forward. Nobody wants the amazing success of the Lottery to be frustrated.

□ Ian Hay Davison is the chairman of Sadler's Wells and the BLPES Library Panel. He is a trustee of the Eden project.



Ian Hay Davison

SmithKline Beecham to raise \$1.3bn

SMITHKLINE Beecham, the Anglo-US pharmaceutical group, has made a filing with the US Securities and Exchange Commission to issue \$1.3 billion in new preference shares. About \$750 million will be used to reduce borrowings; the rest might be used to replace the privately issued money-market preferred stock with a public issue. The shares closed at 688½p. up 3½p.

C&W targets US market

By ERIC REGULY

THE likelihood of Cable and Wireless forming a partnership with an American phone company increased yesterday when the company said that it would rely on Richard Brown, its newly arrived American chief executive, to build up its low-profile US business.

But C&W, which recently broke off merger talks with BT, denied that changes were imminent at Hongkong Telecom, its largest business, in which it owns a 58 per cent stake. A report in the Hong

Kong press said that C&W was prepared to swap a stake in Hongkong Telecom for a stake in a Chinese phone company to improve access to the world's fastest-growing telecoms market. The shares rose 7p, to 426p, yesterday on the report.

A C&W official said that the company was open to such an idea, but no talks were under way and no approaches had been made.

Brian Smith, C&W's chairman, said at the annual meet-

New chief executive for ASW

ASW, the Cardiff steel company, has appointed Alain Soulas as its new chief executive. Mr Soulas left Arjo Wiggins Appleton, the Anglo-French paper group, in March with compensation worth about £1.3 million. He will replace Sir Alan Cox, who has been chief executive since ASW's formation as a joint venture between British Steel and GKN in 1981.

Setback for T&N in asbestos fight

T&N, the automotive components group, has suffered another setback in its struggle with asbestos-related injury claims. A US court has rejected an appeal against a ruling last month that set aside the Georgine Settlement, an administrative system for dealing with claims outside the courts.

Shares in T&N fell 9p, to 140p, after the decision by the US Court of Appeals for the Third Circuit. The market fears a new flood of American tort actions by claimants who would previously have had to use the settlement system.

T&N, a member of the Centre for Claims Resolution, which handles the asbestos-related injury claims, said that the CCR would seek a review by the Supreme Court. The company said: "Should the

Le Creuset offer

Paul van Zuydam, chairman of Le Creuset, is taking the kitchenware company private. His Cilden investment vehicle made a 20.9p-a-share cash offer for the 26.3 per cent he does not already own, valuing the company at £39.1 million. The shares rose 23p to 200p. Le Creuset also reported a fall in annual profits to £1 million (£3.2 million). There is no dividend.

Marston buy

Marston, Thompson & Eversheds, the brewer, is buying the Pitcher & Piano chain of bars in London for £19.95 million. In the year to June 1995, Pitcher & Piano had pre-tax profits of £330,000. Profits are expected to rise to £1.03 million in the current year.

Cater Allen fall

Profits at Cater Allen, the specialist banking group, fell to £14.6 million before tax (£25.9 million) in the year to April 30 after an exceptional provision of £6.5 million against exposure to the Lloyd's of London insurance market. An unchanged final dividend of 21p lifts the total to 30p (29p).

TOURIST RATES

	Bank	Bank
	Buy	Sell
Australia \$	2.06	1.80
Austria Sch	17.57	16.07
Belgium Fr	51.42	47.12
Canada C\$	2.215	1.955
Cyprus Cyp£	0.798	0.705
Denmark Kr	8.68	8.55
Finland Mk	7.72	7.08
France Fr	8.37	7.72
Germany Dm	2.51	2.30
Greece Dr	3.54	4.02
Hong Kong S	12.61	11.61
Ireland Ir£	1.02	0.94
Israel Sh	5.34	4.89
Italy Lira	2480	2223
Japan Yen	184.10	169.10
Malta M	0.202	0.185
Netherlands Gld	2.782	2.562
New Zealand \$	2.41	2.19
Norway Kr	10.80	9.89
Portugal Esc	252.50	235.00
S Africa Rd	1.30	1.20
Spain Ptas	162.00	152.00
Sweden Kr	10.85	10.08
Switzerland Fr	2.07	1.89
Turkey Lira	1300.21	1200.21
USA \$	1.844	1.514

Key moves for Amstrad and Psion

Alan Sugar, as usual, came straight to the point. He wanted to know if David Potter, chairman of Psion, was interested in buying his company. Potter's initial reaction was deep scepticism...

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You're America's biggest TV shopping channel. And you want to expand in Europe.

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Right now, QVC's call centre operation is being built in Knowsley, Merseyside. For sound reasons.

The region's telecommunications technology is already well known. Amongst the best and most extensive in the world, highly competitive with four telecom providers in the region.

"We like the warmth and openness of everyone, and the 'can-do' attitude."

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But, QVC also chose Merseyside for less obvious advantages.

They found out about lower operational costs and wide site availability. About some of the most attractive financial incentives, recruitment and training packages in Europe. About the regular forum of existing Merseyside call centres who pool their knowledge and share that information with new investors.

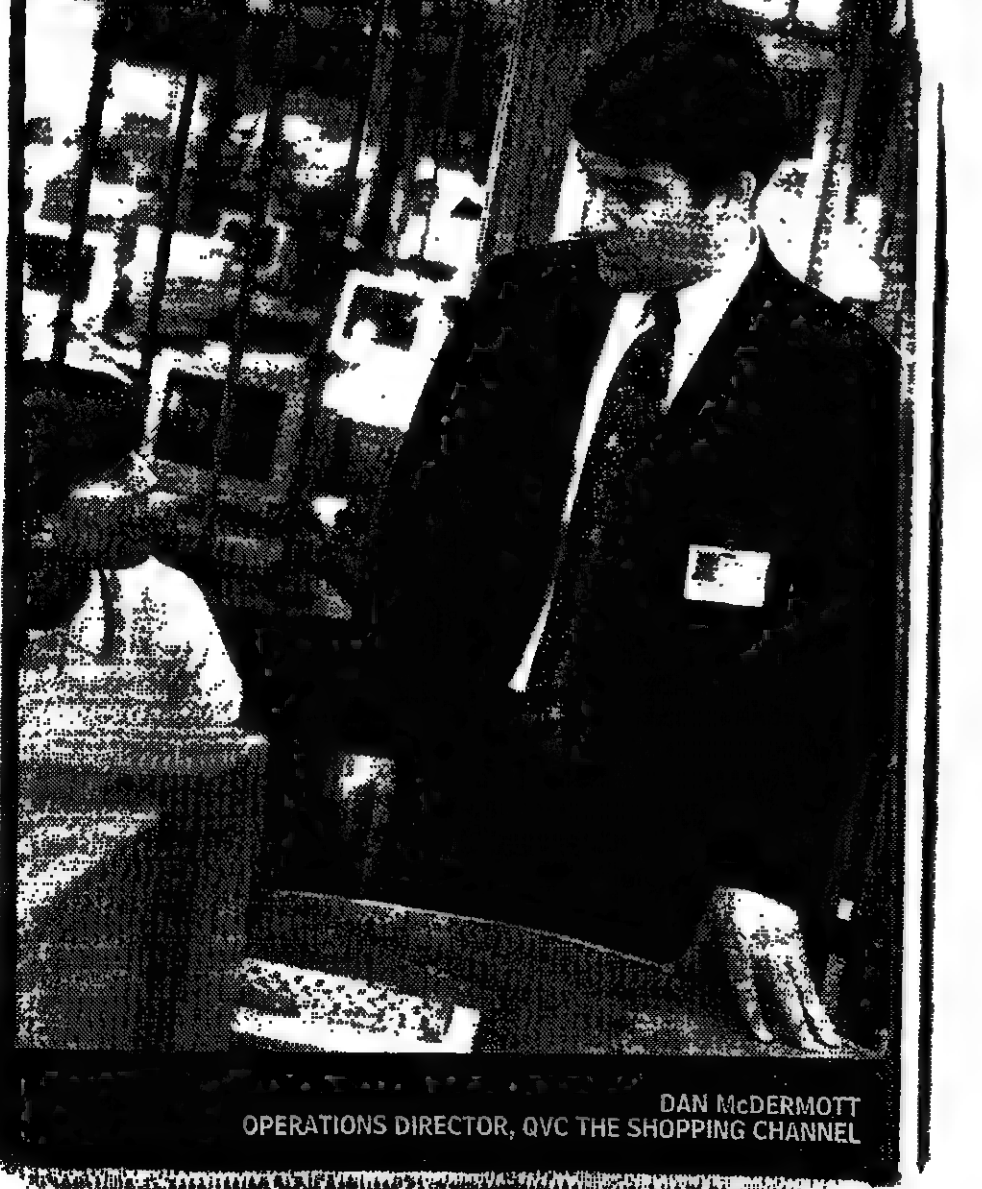
But above all, they found out about the attitude of the people who work here.

"The combination of the Merseyside friendliness and an ideal working environment will create a brilliant team here."

Look at some of the other call centres who are already established on Merseyside: Barclays Direct Loan Services, NatWest and Swedish company Intrum Justitia. And in other sectors, Ford, General Motors, Kodak and Sony continue to succeed.

So could Merseyside really become the call centre capital of Europe?

It's happening even as we speak.



DAN McDERMOTT
OPERATIONS DIRECTOR, QVC THE SHOPPING CHANNEL

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Taste

Sarah Bagnall
of Whitbread
who relishes...

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clients...
Whitbread...
Hilton...
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Hilton...

Resource company

New door in Sadler's Wells theatre and hidden inside what has just opened for viewing as a newly restored 1920s Grade II listed building converted into smart apartments. The new Water... contains a little known 19th century gem. This rare find... Room, built in the 18th century, intricately decorated oak carvings by Gibbons and extensive baroque plasterwork. The main entrance is a... be used as a... inside what has... block of luxury... The block... River Head Avenue is a... ing designed... in the... the chateau... entrance... vaulted... which... Thame... known... But... which... failed... year... remains... which... water... in... the... residents... that the... River... springs... growing... A... My... construct... water... London... With... partner... of the... hams... complete...

A WORKING WEEK FOR: GILES HILTON

Taste for nosing out the world's fine cuppas

Sarah Bagnall talks to the product director of Whittard, the tea and coffee specialist, who relishes the role of beverage detective

Monday
Tuesday
Wednesday
Thursday
Friday

CAN you sniff a handful of tea and instantly tell what time of day the leaves were picked? Have you spent 11 years hunting down an elusive coffee bean? Giles Hilton can and has.

Hilton lives, loves and breathes tea and coffee. As product director of Whittard of Chelsea, he is the man responsible for tasting, selecting and often inventing the group's myriad selection of teas and coffees.

It is a task that has earned him the nickname Whittard's Nose and takes him to far-flung and exotic locations such as South America, Africa, China and India.

Hilton's trips are fact-finding missions, on which he uncovers what it is that gives a particular Darjeeling tea extra zing, or why a reliable Kenyan coffee plantation has suddenly produced a dull, lifeless bean. He is a beverage detective, constantly searching out the pieces of the jigsaw that blend together to produce a tea or a coffee of outstanding character.

"In Darjeeling, there are a couple of people who know exactly what I want and will actually wait until it's a misty morning before they go picking," he says. "This is because I have discovered that mist, after a warm day, will produce an incredible tasting leaf."

This peculiar fact was acquired on one of Hilton's trips. "I visit the estates and talk to the managers, who get so excited when someone is actually interested in their product. Normally they only see brokers and trippers; they don't see an end-user. I turn up saying: 'What's given it this crispness? What is it I can taste in this?' And they say: 'Oh, we were out early in the morning when it was misty,'" he explains.

Hilton found his way into tasting by accident. The son of a Kent farmer, Hilton became a bookkeeper and among his clients was Dick Whittard, the son of Whittard's founder. It was 1977 and Hilton, then 26, would turn up at the company's single shop, which was in Fulham Road, London, to do the books and would be invited to join Mr Whittard in his tastings.

"On Thursdays and Fridays he would have a solid batch of samples to taste for the Monday and Tuesday London auctions. So we would have row upon row of teas lined up and both of us with our spoons would work our way along tasting them all and decide what teas to buy at auction," he says.

Tasting is an art. Each tasting cup has an exact measure of tea leaves and an exact volume of water. The liquor is then sipped like wine and spat out to avoid taking in excessive quantities of tannin.

Hilton says that it took him seven years

to develop the necessary memory and vocabulary to comprehend and vocalise what his palate was sampling. "After three years I was getting to grips with it all and I knew some of the basics," he says. "But I had — and still have — a lot to learn."

Whittard, set up in 1886, has grown over the past decade into a chain of 79 shops selling assorted coffees and 42 brands of tea, with names that range from the traditional to the bizarre, such as Summer Pudding.

Last year the company sold 292 tonnes of tea and 219 tonnes of coffee. It lifted pre-tax profits by 81 per cent, to £1.3 million, on sales ahead by 158 per cent, at £15.6 million. And on Thursday the shares started trading on the Alternative Investment Market. They opened at 148p and rose 10p, to 158p, thereby valuing the company at £25 million.

Tasting takes up much of Hilton's time. Samples of various teas and coffees are constantly being sent in by brokers and he tastes about 20 to 30 teas a day on average.

"If I pick up a cracker I then fax an order straight away saying 'Can I buy this?' I'm having to compete with the Germans and the Japanese particularly. They are buying all the good teas because they have taste. We English just want small leaf, brown tea-bag tea unfortunately."

In fact, he adds, about 80 per cent of tea in the UK is tea-bag tea.

Hilton has boundless nervous energy and is reminiscent of a wind-up toy that hurries around at a rate of knots. But, unlike a spent spring, Hilton's exuberance doesn't wane and is kept fuelled by a mere five to six hours sleep a night.

"I don't need sleep. That's my great asset. I'm very lucky indeed, and also I don't get jet lag at all because I don't have time to get it," he says, breaking into laughter. "When I'm at a tea estate I leave my curtains wide open and get up at 4am and go walking on my own for three or four hours before everyone else in the house moves. Why sleep? Why miss it? The sun's come up over the hills, the bushes are beautifully green. It's heaven. Utter peace and quiet. A bit of smoke rising from various fires as the locals cook their food."

Hilton does not confine his early rising to when he is overseas. A couple of days a week he leaves home at 5am to visit stores around the country. This enables him to miss the rush-hour, as well as allowing him time for a breakfast before arriving at the store as its doors open.

On the other days of the working week, Hilton makes the 15-minute trip to his office in Stockwell by cycle across Clapham Common, from his home in Battersea, south London, which he shares with his wife, Verity. He arrives in time to



Giles Hilton took part in tastings while doing Whittard's books. "After three years I knew some of the basics. But I had, and still have, a lot to learn."

start work at about 7.30am. His working day is long, averaging about 11 hours, and is often rounded off by entertaining friends at home.

Surprisingly, providing coffee and tea for these affairs is often a problem. "You know the saying that the cobbler's children are always the worst-shod. Well I don't know what the equivalent is, but we never have any tea or coffee at home. I often get a phone call from Verity saying we have people coming round for supper and we don't have any tea or coffee so I have to pinch a couple of ounces out of the kitchen at work. I'm hopeless," he says.

Office days kick off with administrative tasks, such as sorting through faxes, checking details of purchasing contracts and preparing budgets. "Unfortunately, the purely financial aspect creeps in. I can't just buy randomly all the beautiful tea that I want. I'm afraid the odd wicked one sneaks in and I mutter something about staff tea."

Staff tea is Hilton's occasional private hoard, used to secrete the odd box of special teas and coffees, which later resurface, however, on Whittard's mail-order list for the company's more discerning customers to try. One tea that recently joined the ranks of staff tea was Monkey Picked tea from China. Historically, this rare tea was picked by monkeys from wild tea bushes that had seeded themselves in inaccessible ledges and cliff faces.

Monkey Picked tea doesn't enjoy that method of harvesting any longer, but it is

so hard to get hold of that Hilton has managed to buy only 5lb of it. The limited supplies make it one of the world's most expensive teas, retailing at about £83 a pound. But, as Hilton swiftly points out, "a pound makes 1,000 cups, so that's 83p a cup".

Hilton has warmed to his theme and is now waxing lyrical about teas he has known and loved. I'm treated to a rare and much-coveted tea — First Flush Darjeeling — that acquired its name because it is made from shoots that are picked when they first appear. Then Hilton produces a bag of Jasmine Pearl tea. These pearl-shaped balls are made from hand-rolling the tips of tea leaves, which are then flavoured for five nights with jasmine flowers.

Some tasters take their profession very seriously, to the extent that they don't eat certain foods for fear of ruining their palates. "Some people won't even clean their teeth in the morning just in case the peppermint taste stays," he says, adding: "I live on chillies. Purists say I'm mad and want to jump on me and shoot me for that."

Purists might also get upset over some of the names that Hilton has given to the concoctions he has developed. The bizarrely named Summer Pudding tea is a mixture of summer fruits, including strawberries, blackberries and raspberries, which is being joined this September by Sticky Toffee Pudding tea (caramel flavoured) and Tiramisu flavoured coffee. Hilton decided to make a Sticky Toffee

Pudding tea after a trip to Scotland, and the Tiramisu coffee is the result of many an evening spent in a local Italian restaurant.

"What fun it all is," Hilton says. "I refuse to grow up. I'm accused by people of being like a little boy let loose because I'm permanently asking questions. I love learning. There is no such thing as being a know-it-all. We sell Celebes Kalosi, a coffee from Sulawesi (in Indonesia) that took me 11 years to find. It is the most wonderful coffee. And I only recently learnt the trick of hanging wet sackings round the ground floor of a factory to reduce the temperature inside by five degrees so that the tea leaves retain more moisture. These are the best bits. I just love it."

HIDDEN ASSETS

Resource on tap for a water company is a link with past

Next door to Sadler's Wells theatre and hidden inside what has just opened for viewing as a newly restored 1920s Grade II listed building converted into smart apartments, Thames Water retains a little known 17th-century gem. This relic from the past, known as the Oak Room, built in the 1620s and intricately decorated with oak carvings by Grinling Gibbons and extravagant baroque plasterwork, has remained intact and will still be used as a public space inside what has become a block of luxury modern flats.

The block known as New River Head at Rosebery Avenue is a six-storey building designed by Austen Hall in the style of a French chateau, with a marble-lined entrance hall and a barrel vaulted roof in the lobby, which was, in the time of Thames Water's occupancy, known as the Revenue Hall. But it is the Oak Room, which Thames Water has retained for its own use on a 999-year lease, that is the last remaining original relic and which represents the history of water resources management in London. That story began in the early 17th century, when residents of London realised that the water drawn from the River Thames and local springs was neither clean nor copious enough to supply the growing population.

A plan was devised by Hugh Myddelton, the engineer, to construct a channel to bring water from springs in Hertfordshire, 20 miles to the north. With the help of business partners and with 50 per cent of the costs provided by King James I, the channel was completed in 1613 and became

Joanna Pitman visits a 17th-century boardroom at a block of luxury flats

known as New River. The channel ended at the Round Pond in Clerkenwell, just outside the boundaries of the City of London and Myddelton constructed an underground cistern from which water was distributed. Myddelton was created a baronet in 1622 and the same

year he formed a chartered corporation to manage the New River and collect the revenues. Myddelton's company built the Water House above the cistern, which was designed for offices and for the accommodation of supervisors. By the end of the 17th century, the Water House

had been enlarged and the New River Company decided it needed a boardroom of appropriate dignity.

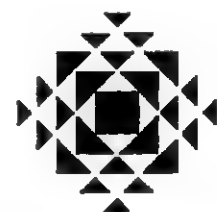
The partners commissioned Grinling Gibbons, Sir Christopher Wren's protégé. Gibbons produced some elaborate carved panels and the intricately detailed coat of arms of the king. Carved on the ceiling in plasterwork are the coats of arms of Sir Hugh Myddelton and of John Grene, clerk to the New River Company from 1667 and husband of one of Myddelton's granddaughters. The ceiling centrepiece, ornamented with exuberant baroque plasterwork, was designed by a court painter called Henry Cooke.

For the whole of the 18th century, the Water House was the official residence of three of the New River Company's engineers and during the late 19th century the firm held its annual dinner in the Oak Room. In 1902, responsibility for London's water was taken over by the newly formed Metropolitan Water Board. In 1904, the board bought the Oak Room from the New River Company for £2,000. When Austen Hall designed the new building in the 1920s, the Oak Room was dismantled and rebuilt. It was again dismantled during the Second World War, for fear of bomb damage, and was rebuilt in 1945.

In 1973, the Metropolitan Water Board became absorbed into Thames Water, one of ten regional authorities responsible for water services. The Oak Room again survived the changes and is today seen as a symbol of London's water history.



The magnificent Oak Room was built in the 1620s



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STOCK MARKET

MICHAEL CLARK

Eurotunnel shares hit by uncertainty over £9bn debt

EUROTUNNEL shares fell 8p to 96p, or almost 8 per cent of their value, as brokers expressed doubts about the group's future.

At Thursday's noisy annual meeting, the group gave itself until the end of July to reach agreement with the consortium of 200-plus banks over its £9 billion debt. Angry shareholders called for the resignation of several directors, including Sir Alastair Morton, co-chairman, who is holding out against the debt-for-equity swap deal with the banks. This would give the banks almost full control of Eurotunnel and dilute existing shareholders' rights considerably.

If Eurotunnel fails to reach agreement with the banks through two court-appointed mediators, then the banks could move in and take control, or they could appoint administrators.

The rest of the equity market ended the week on a firm note. The overnight rise in both equities and US Treasury bonds on Wall Street, where hopes are growing that interest rates will be pegged at next week's meeting of the Federal Reserve Open Market Committee, provided just the start the London market needed.

This, combined with a bout of window dressing ahead of the new quarter starting on Monday, enabled prices to close near their best of the day. The FT-SE 100 index closed up 32.2 points at 3,711.0, reducing the fall on the week to 11.3 points. Turnover reached 713 million shares, boosted by a protected programme trade.

T&N was a weak market, falling 9p to 140p as the company suffered another setback in its attempt to limit the impact of asbestos claims in the US.

SmithKline Beecham rose 31p to 688p after announcing plans to raise \$1.3 billion in the US by way of a share issue.

The strength of the gilt market provided support for the insurance companies, many of which have sizable portfolios. General Accident rose 10p to 653p, and Commercial Union 6p to 580p. Sun Alliance was also wanted, up 5p to 374p, along with Royal Insurance, 4p dearer at 398p as Morgan Stanley, the broker, stuck the shares on its buy list.

The stores sector enjoyed



In the dark: brokers have doubts about Eurotunnel's future

selective support, with fund managers reinvesting the cash from the Boots buyback to the sector. Marks & Spencer rose 4 1/2p to 470 1/2p. Argos 9p to 74p, and Storehouse 10p to 324p. Boots slipped another 1p to 57p.

Cable & Wireless attracted early support before its annual meeting, at which the company reassured shareholders

response to half-year figures showing pre-tax profits at the lower end of expectations. But the price bounced back to finish 3p dearer at 185p as brokers gave their full approval to plans to buy the outstanding 10 per cent of the Metropole Hotel chain from the Libyan Arab Foreign Investment Company for £251 million.

It is being seen as the first

Aminex, the oil and gas exploration group, jumped 7p to 64p, after raising £195 million by way of a private placing. Henderson Crosthwaite, the broker, placed 3.5 million shares, or 10 per cent, with a London institutional investor at 57p. The proceeds will be used to develop areas in Russia and Tunisia.

It had no intention of disposing of its Mercury telecom arm, despite recent speculation. The share price has fallen steadily from a peak of 540p since April, when it broke off merger talks with BT. Brokers believe C&W remains vulnerable to a bid. The shares ended the day 7p dearer, at 426p.

Lorhio shares touched 179p after the City gave a cool

positive step towards the demerger of the group's mining, trading and hotel operations into three separately quoted businesses.

Shares of Omnicare returned from suspension 7p lower at 115p after raising £5.5 million by way of a one-for-two issue at 110p.

Cardinal Business continued to reel from Thursday's news of increased losses and a

disposal. The shares closed a further 5p lower at 21p, stretching the loss on the week to 14p.

A profit warning left Hickson International 2p easier at 72p. The group told shareholders at the annual meeting that first-half profits would be "well below" those of last year.

Le Creuset, the pots and pans supplier, soared 23p to 200p after Cliden, a private company owned by Paul van Zuydam, chairman of Le Creuset, made an offer worth 203p a share. The terms value the group at £391 million. Le Creuset also announced a drop in pre-tax profits from £3.2 million to £1 million.

Shares of Firecrest were suspended at 70p, up 17p, at which point the company called for a halt to trading pending the publication of further details about the marketing of Transphone.

Intelligent Environments, the software development group, began trading at a discount on the Alternative Investment Market, with the shares ending 5p lower at 85p. GILT EDGED: Prices ended the week on a high note after taking their breath from overnight gains among US Treasury bonds. American investors are now inclined to believe that next week's meeting of the Federal Reserve Open Market Committee is unlikely to sanction a rise in interest rates.

The firm conditions enabled the Bank of England to supply £125 million of the latest Treasury Index-Linked 2009. It still has a further £77 million on its books.

In the futures pit, the September series of the long gilt soared almost a full point to finish 1/16 higher at £106 1/2 as a total of 67,000 contracts were completed. In long, there was a steepening of the yield curve as Treasury 8 per cent 2015 jumped 1/16 to £103 1/2, while at the shorter end, Treasury 8 per cent 2000 rose 1/16 to £98 1/2.

NEW YORK: The Dow Jones Industrial Average moved higher as technology shares rebounded and utilities extended their recent rise. However, in spite of strong gains in the bond market, blue chip shares managed only slight gains as concerns about second-quarter earnings continued to dampen enthusiasm. At midday, the Dow was up 12.93 points, at 5,690.46.

MAJOR INDICES

New York (midday):
Dow Jones 5690.46 (+12.93)
S&P Composite 671.87 (+5.42)

Tokyo:
Nikkei Average 22,500.75 (+20.14)

Hong Kong:
Hang Seng 11,020.40 (+18.18)

Amsterdam:
EOE Index 560.33 (+5.85)

Sydney:
All Ordinaries 2,242.20 (+0.41)

Frankfurt:
DAX 2,561.39 (+9.77)

Singapore:
Straits 2,206.21 (+7.88)

Brussels:
General 4,976.45 (+10.89)

Paris:
CAC 40 2,121.70 (+10.85)

Zurich:
SIX Gen 804.60 (+4.10)

London:
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TEMPUS

Dividing the spoils

LORHIO is on the verge of sorting out the complications that came with Tiny Rowland's African empire, but it has paid a high price to buy out the minority interest in the Metropole Hotel chain. Lorhio investors may derive some unkind pleasure in knowing that the Libyan shareholder — for so long an impediment to a rearing of the hotels business — enjoyed a meagre return on its investment.

By scrapping the demerger plans in favour of separate public offers of the hotels and the African businesses, Lorhio will, it claims, achieve a tax-free disposal. That must be taken on trust, but the purchase of the minority interest in the hotels opened the door to a full, rather than discounted, valuation of that business. The puzzle that remains is what the new Lorhio mining company will be left with and, more important, how Lorhio plans

to distribute the cash surplus from the sale of shares in the two companies to be floated. The African arm — to be the new vehicle for the ambitions of Dieter Bock, Lorhio's chief executive — will doubtless start life with a modest rating until investors get to grips with its myriad businesses. Assuming it fetched £650 million, with £750 million for the hotels, Lorhio will have more than extinguished its debts of £500 million, leaving a handsome surplus for distribution.

The Lorhio mining ramp will be a curious entity, more investment trust than operating company, with its largest asset being a stake in Ashanti and it will be a potentially powerful shareholder in Anglo American. It will therefore trade at less than the sum of its parts, leaving investors with every incentive to demand the lion's share of the surplus cash.

T&N

T&N has turned into something like a sponge for American personal injury lawyers. Just as investors hope that a bit more might come their way, the US courts give it a squeeze and wring it dry.

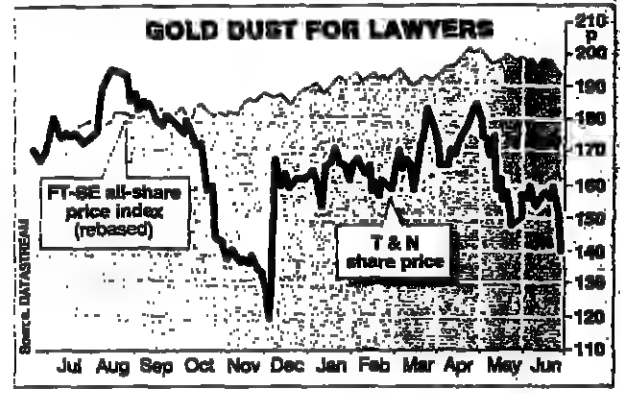
The collapse of the Georgine procedure will do little for genuine asbestos sufferers; should the settlement be scrapped they will have to join the queue in the courthouse alongside less deserving claimants. Another irony for the litigants is that the success of their claims depends upon the resources of a prosperous T&N.

For investors, the problem is quantifying the potential liability, including the huge legal cost of defending bogus tort actions. T&N has paid out some £500 million in claims, and some estimate that under Georgine the net

present value of future claims might total £400 million, suggesting a net value per share for T&N of 160p.

Without a settlement procedure, T&N is clearly worthless, but how much less is unknown. That has not deterred some investors, notably PDM, the fund manager which has just increased its holding to 16.1

per cent. Free of asbestos, T&N could tell a very positive investment story. The company should be playing a pivotal role in the consolidation of the vehicle components sector but it risks being left on the sidelines as potential partners fret about asbestos. A share in T&N is option money for those with very patient funds.



Eurotunnel

YOU have to hand it to Eurotunnel. If chutzpah was a marketable currency it would have paid off its debt with interest years ago.

In theory Eurotunnel's bargaining position could hardly be weaker. But it has one ace, the political clout of more than 600,000 private investors, and the card is played at every opportunity. Sir Alastair Morton, the co-chairman, usually calls the banks' bluff but at Wednesday's annual meeting in Paris, Patrick Ponsolle, the other co-chairman, took the soapbox.

If the banks could not agree terms by the end of next month there will be no deal, he warned. And if there is no deal, well, the banks have an awful lot more to lose than the shareholders.

Eurotunnel investors face dilution on a large scale. Messrs Morton and Ponsolle hope that a political row will embarrass the banks into

something less than their demand for at least 50 per cent of the equity. For shareholders to end up with a minority stake in their own company would be a humiliating coda to Sir Alastair's long and rumbustious career. As yesterday proved, the shares remain highly volatile while the uncertainty remains. But investors who have come this far on the Eurotunnel rollercoaster should take a lesson from Mr Ponsolle. There is little point in panicking and something to be gained from shouting.

C&W

CABLE and Wireless shares rose yesterday for no other reason, apparently, than the publication of a tantalising press report in Hong Kong. The speeches made at the company's annual meeting certainly were not encouraging enough to trigger a buying spree.

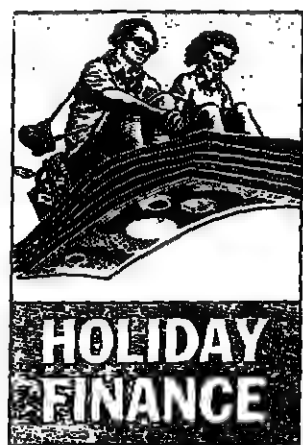
The report said that C&W is prepared to swap a chunk

of 58 per cent-owned Hong-kong Telecom, the largest and most profitable business in the C&W empire, for a stake in a mainland Chinese telecoms group. This would give C&W direct access to the world's fastest-growing market; there are only three phone lines for every 100 Chinese and demand for services is insatiable. C&W denied that any talks were under way but said it was open to proposals that would boost its presence in the region. Shareholders' patience is wearing thin and they are yearning for a bold move in the wake of the collapse of the merger talks with BT. Hong-kong Telecom, because of its clout and potential impact on the C&W group, is the best place to go for results. If Richard Brown, the new chief executive, wants to start his career with a bang and win the confidence of shareholders he will make China his first



Make sure you are not left feeling travel sick

Inadequate safeguards mean many holidaymakers are being sold insurance policies which do not give recommended levels of cover, says Sara McConnell



Watchdogs are tightening their grip on sales of travel insurance policies as the holiday season gets under way, amid growing concern that holidaymakers are taking out inadequate cover and landing themselves with expensive bills if things go wrong.

Consumer groups say existing safeguards on the £400 million-a-year market are not enough. They are warning people that they will have to check out policies themselves to make sure they are protected on holiday.

Some cheaper policies do not offer recommended levels of cover, particularly for medical costs and personal liability (see below) and will not cover more dangerous activities. At the same time, there is widespread evidence that many agents do not understand the terms of the policies they are selling and so cannot be sure the policy is suitable.

The Association of British Insurers (ABI), whose code of conduct covers travel insurance, has been carrying out a "mystery shopping" exercise to check the code is being complied with. This follows the introduction of a stricter code at the end of last year after widespread evidence that

travellers were being sold unsuitable policies.

The ABI said: "Policies like travel insurance are being sold by people who know nothing about insurance. We have to keep an eye on how the code is working". ABI researchers visited banks, building societies and independent intermediaries as well as travel agents. The results of the mystery shopping exercise are being collated now.

Their researchers are likely to have found a large number of agents are not complying with the code. A similar exercise by the Consumers' Association in March found that only two out of 25 agents were complying with ABI requirements to display a laminated card setting out background details of the different areas the policy covers.

Under the code's provisions, agents and others selling insurance are meant to explain the cover and any exclusions. If the agent cannot answer questions about the policy, he or she has to telephone the insurer underwriting the policy to get an answer.

But Sophie Gumpel, principal researcher at the Consumers' Association, argues: "In a lot of areas the seller doesn't know enough to point out the

levels of cover and exclusions. We advise people to check the cover and understand the policies themselves. They should say exactly what they intend doing on holiday to make sure they are covered and look at the levels of cover offered.

"If they can't get answers they should go elsewhere. The insurance companies have made an effort to get their wording better. Travel agents are not insurance experts and we are glad the ABI has recognised this. But we think things have a long way to go".

Even if it is being followed to the letter, the ABI code is just that — a code. It has no statutory force and the ABI has no disciplinary powers. Non-members of the ABI are bound by the code, but buying insurance from a member of the ABI does not confer any greater protection.

In the absence of greater protection, keep a sharp eye out for the following areas when buying a policy:

Public liability insurance

This became a hot issue in March when *The Times* ran the story of Matthew France and Lisa Pilkington, who had an accident in their hired car while on holiday in the US, injuring a motorcyclist. They now face legal action from the motorcyclist, who is suing for damages and medical costs, and they could end up with a bill for \$1 million. They assumed they were covered by their travel policy, which had £2 million of public liability cover.

This does not cover you if you are using a car or other mechanically propelled vehicle. If you are in the US you should buy top-up or supplementary liability insurance to cover injury to someone else. This is most important, as US citizens will not hesitate to seek redress in court in a country which has the highest medical bills in the world.

In the UK and Europe you

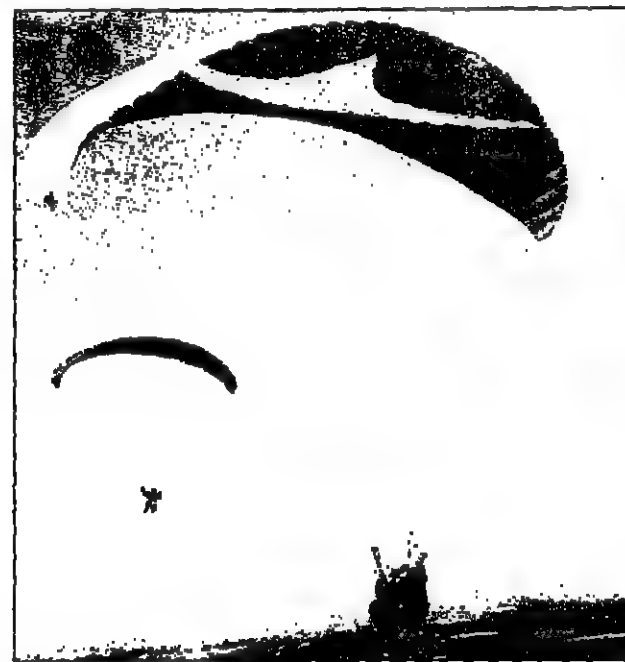
are automatically covered under motor insurance for personal injury claims from third parties. Most states in the US insist car hire companies provide a minimum level of third-party liability insurance for personal injury, but this can be as little as \$100,000 per person.

"You can buy top-up insurance here or in the US. Here, Inter Assurance, the travel intermediary, charges £55 for 15 days cover of \$1 million and £69 for 22 days. Club Direct charges £50 for \$1 million of cover for eight days.

Medical insurance

This accounts for a large number of the complaints handled by the insurance ombudsman. Michael Lovegrove, of the insurance ombudsman's office, says policies will normally only pay for emergency medical expenses, which begs the question of what is an emergency.

Insurers are also not keen to meet extra costs, even when the policyholder has no say in the matter. In one case handled by the ombudsman, a British citizen needed emergency surgery while on holiday in Ireland. He would have qualified for treatment in a state hospital, but the doctor sent him to a private hospital. The insurer refused to pay on the ground that treatment did not have to be in a private



Most policies exclude dangerous sports such as paragliding

hospital. Medical insurance is particularly important in the US where bills can mount alarmingly. For example, a vicar's wife, a customer of Inter Assurance, had a heart attack while on holiday in the US and incurred £55,000 of medical bills. The insurance company, in this case, is paying. British citizens, as members of the European Union, can qualify for medical treatment in Europe on production of an E111 from the Department of Social Security,

but this will not cover the costs of an emergency flight home and you may find yourself paying extra costs.

Dangerous sports

You should check your policy carefully if you think you might try an afternoon's water skiing or scuba diving as a change from the beach. Insurers are now starting to offer cover for some activities without charging extra, but you will have to pay an extra premium to be covered for others. Some activities, like paragliding, are excluded from most policies.

TSB has extended its standard travel policy to cover a range of sports including abseiling, parasailing over water and snorkelling. But it excludes others such as mountaineering or potholing. You are more likely to be covered if you are trying out a sport spontaneously as part of a holiday. If you intend to go on a specialist activity holiday you should get specialist cover, from the tour operator or the sport's relevant association.

RECOMMENDED COVER LEVELS

Medical expenses — up to £250,000 in Europe and £1 million in the rest of the world.
Personal liability — £2 million for the US and £1 million for the rest of the world (but see above)
Cancellation and curtailment — covers the extra costs of getting home if you have to cut short your holiday. Up to £3,000.
Baggage — at least £1,500 with cover to replace essential items if luggage is lost en route. There may be a limit of between £150 and £300 on single items.
Money — between £200 and £500 for all forms of money and half of this for cash. Cover varies.
Source: Consumers' Association

Mortgage maze answers for new house buyers

As new buyers come to the market they are normally given the option of a repayment mortgage or an endowment mortgage. We look at the what each has to offer.

Q How does a repayment mortgage work?

A You pay off a combination of interest and capital on the loan. In the early years, your monthly payments tend mostly to pay off interest with a small amount of capital. This has led to the myth that all you pay is interest. It is true that when interest rates are high you do pay off a smaller proportion of capital.

Q What about an endowment mortgage?

A With an endowment mortgage you pay only interest on the loan, and you buy an investment plan from an insurance company which puts your money into a combination of shares, gilts, fixed-interest stocks and commercial property. The insurer aims to make your fund grow large enough over the term (usually 25 years) to pay off your mortgage in full. In addition, some schemes plan to give you back a lump sum at the end of the term over and above the mortgage repayment. Endowments are for a fixed term, and you are likely to be penalised for early surrender if you decide to stop paying into your policy or try to transfer it. This is true particularly in the first two years of an endowment's life, since set-up costs and commission charges absorb most of the premiums in the early years.

Q Does my age make any difference?

A Those who bought endowments in the 1970s and the beginning of the 1980s have, on the whole, done reasonably well. During that period the stock market rose steadily, with a big jump in the boom years of the 1980s. Some companies paid out large bonuses to policyholders to attract more business. Recently, life companies have started paying much more conservative bonuses on their endowment plans and the stock market has slowed down, which make the returns look much less attractive.

Philip Cartwright, of mortgage brokers London & County, says people whose 25-year endowment plans are due to mature within the next few years have a healthy sum coming to look forward to.

However, people who bought endowments at the end of the 1980s and the beginning of the 1990s, in a period of low inflation and less spectacular stock market performance, have not seen such good growth.

Q Why have endowments had so much bad publicity?

A Some insurance sales people have been accused of selling endowments because they yield high commission to the seller. Some endowments have not performed as well as expected and a small proportion of homeowners have been warned that their endowment will not be big enough to cover the cost of the loan at the end of term. Most of those affected bought ten or 15-year plans at the end of the 1980s. People who bought endowments in the 1990s on a 25-year term still have time for performance to pick up again.

Q What if I am worried about my endowment?

A If you are concerned, write to the company asking for an update. They will be able to tell you whether they think the endowment is on target.

Q Is there such a thing as a guaranteed endowment?

A No, other than a very expensive "full endowment" which is not sold as part of a mortgage package. Endowment mortgages are of a type known as "low-cost" and they will be affected by the performance of a combination of investments, including shares. In practice, most 25-year investments have shown reasonable growth, but you should be aware that past performance does not guarantee future success.

Q I bought an endowment the first time round. Can I now combine that with a repayment mortgage?

A Yes, most lenders will allow you to do this. If, for example, you want a mortgage of £100,000 and have a deposit of £10,000 and an existing endowment to repay £50,000, you could arrange a repayment mortgage to cover the balance of £40,000. Alternatively, you could set up a repayment mortgage for the whole amount, and use the endowment as a savings scheme. If you do not already have an endowment, it is better to look at other, more tax-efficient savings products such as personal equity plans and Tessas.

Q What happens if the stock market crashes just before my endowment matures?

A If you have a unitised plan, some of the value of the endowment would be wiped off. If you have a with-profits fund, it will be affected less, because of the regular bonuses paid out which cannot be taken away.

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• No inheritance tax

• No gift tax

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4 I understand the purchase will be subject to the terms of the current Prospectus

Signature

Date

Daytime telephone number

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1 I apply to buy 9th Index-linked Issue Savings Certificates to the value of £

2 Do you already hold National Savings Certificates?

If you do, please quote your Holder's Number

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Permanent Address

Postcode Date of Birth

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Date

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UNIQUE INVESTMENT OPPORTUNITIES FROM HM TREASURY

Caroline Merrell on a problem many would envy. Handling a millionaire's retirement package

Oh Mr Robinson, let us help you with your conundrum



Peter Robinson, former Woolwich Building Society chief executive, could take the attractive lump-sum alternative and pay off the mortgage on his luxury home at Brasted in Kent

A dilemma now faces Peter Robinson, the former chief executive of the Woolwich Building Society. It is a problem that millions would envy.

Following his sudden exit from the society, amid allegations of abuse of society perks and other irregularities, Mr Robinson has been offered an ample retirement package. Based on his final salary of £300,000-plus and his 33 years of service with the society, he can opt for either a pension of about £165,000 a year, or for a lump sum of £375,000 with a reduced pension of £133,000.

Late this week, Mr Robinson, 54, had yet to make up his mind which option to select: whether to take the tax-free cash and pay off the mortgage on his £450,000 mock Tudor home and invest the rest for gardeners' wages and other expenses, or to take the higher pension.

To help him make up his mind, *Weekend Money* asked some pensions experts for their

advice on the lump sum conundrum, a problem also faced by those who retire with more modest pensions.

They noted that to compensate for taking a smaller pension, he would have to invest the lump sum to achieve a gross return of 8.3 per cent. One remarked that, although Mr Robinson did not receive compensation for loss of office, the cost to the pension scheme of allowing him to retire early was in excess of £300,000, Mr Robinson's annual salary.

Alan Jude, of Bacon & Woodrow, the consulting actuaries, said: "The tax-free lump sum may be an anomaly in the tax system but it's an incredibly attractive option. Many use some of the money to pay off their mortgages. However, when you're making this decision, you have to take into account your potential longevity. For example, if you survive to age 90, then a higher pension is a better deal. If your parents are still alive and kicking, then the

indications are that you too should live till a ripe old age. Mr Robinson's pension will rise over the period of his retirement. The longer he lives, the more attractive the full pension becomes."

Ron Spill, Legal & General pensions director, said: "I would go for the cash, although there are some arguments in favour of taking the higher pension."

"You have to focus on two issues: your life expectancy and inflation. If you take the lump sum and do not live for very long, you have got out of the pension fund much more than you would have done if you had taken the full pension. On the other hand, if you opt for the higher pension, you have the benefit of cost of living increases, if inflation takes off."

"Anyone now retiring should also remember that the proportion of the pension which can be taken as a tax-free lump sum is gradually being reduced. Each year at the time of the Budget, there are rumours that the concession will be

removed and many believe that it will be abolished eventually."

Duncan Howarth, director of Abbey National Benefit Consultants, said: "My view is that you should always take the lump sum because it is tax free. You then have the flexibility to invest the money in the way you wish. Also, if you die, you can pass the lump sum on to your estate, whereas a pension dies with you. The dependants' pension paid by company schemes are always less than the member's pension."

"Whichever option he takes, Mr Robinson has got an extremely good deal from his pension scheme. If you were retiring with a personal pension, rather than from a company scheme, you would have to use part of your fund to buy an annuity, a fixed interest investment from which your pension will be paid. You would need a fund of £2.8 million to buy a £165,000 a year pension."

COMMENT



ANNE ASHWORTH
Personal Finance
Editor

Very glad that he was with the Woolwich

Peter Robinson must be glad that he was with the Woolwich. Or rather, with its pension scheme. The deposed chief executive's munificent early retirement package illustrates the benefits that membership of a good company scheme can bring. It also highlights a pernicious and little publicised flaw in some personal pensions, where enforced early retirement is penalised, rather than rewarded. On page 37, we report on the case of 50-year old Roger Bass. Forced to give up work, after a transplant operation, he found that Allied Dunbar was preparing to slice away some £6,000 of his £14,000 fund, because he could not continue until 65.

Mr Bass is being required to pay most of the charges now that Allied Dunbar would otherwise have deducted from his fund over the next 15 years.

This is a trap that no ordinary individual investing in a pension could have foreseen. It is an injustice that the City watchdogs should now pursue, if they have any commitment to safeguarding our pension savings.

Yesterday Labour set out its policy to encourage the nation to provide for its old age. Deplored the statistic that out of every £4 invested in a pension plan, £1 will disappear in charges, the party claims that its stakeholder pensions will be low cost. But since it intends to involve insurance companies in the venture, this is one bit of the Labour pension dream that will not come true.

All-time low

SAVERS have suspected for some time that their rates had never been so poor. They now have official confirmation of this view. *Moneyfacts* has analysed the rates payable since 1999 and concluded that instant-access offers are at an all-time low. The average rate is 2.4 per cent gross. After tax, this is worth 1.92 per cent to a basic-rate taxpayer and a Kate Moss-sized 1.44 per cent to a higher rate taxpayer.

The temptation for savers is to switch into stock-market based schemes that offer to boost returns by various ingenious means. Those who want a quiet life and shrink from pages of complex product particulars will be more attracted by National Savings.

NS rates have yet to fall. Income Bonds, for example, currently pay about 2.5 per cent more than the average 90-day account, their building society equivalent. The *Income Bonds* leaflet runs to six A5 sized sheets only.

Misleading rates

ANYONE about to borrow is endlessly exhorted to compare APRs, the annual percentage rate being the best and most reliable indicator to the true cost of a loan.

When it comes to mortgages, however, this hallowed precept does not apply. The Scarborough Building Society has just been found guilty of displaying a "false" APR. Why? Because it chose to obey the rules (see page 37). These state that APRs for discounted-rate loans should be calculated as if the lower rate applied for the whole term, rather than for a short period.

In the interests of all home buyers, this misleading rule should be abolished. As the Bank of England is so eager to point out the dangers of low rate loans, its support can be expected for reform.

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Karen Zagor begins the first in a series on how shares of privatisation issues have performed

Bob's your uncle at BT?



POPULAR PRIVATISATIONS

British Telecom may not have been the first company to be privatised, but it certainly had the biggest impact, attracting more than 1 million individual investors when the first instalment was sold in 1984. The initial issue was the epitome of Margaret Thatcher's dream of mass share ownership. It was aimed at the man or woman in the

street, with an extensive publicity campaign that included the creation of Buzby, the bird that sang the praises of wider share ownership. It was also Europe's biggest privatisation. The company now has more than 2 million shareholders.

the first, second or third tranches, sold respectively in December 1984, December 1991 and July 1993. Those who bought into the first tranche were handed profits on a silver platter. The offer was priced at 130p a share. On the first day of trading, they posted gains of 43p. Subsequent issues were less generous. The second tranche was priced at 335p a share and the third at 410p.

When compared with the market at large, the share have underperformed. Today, BT shares trade at about 345p, reflecting a meagre four-year gain for those who bought the second tranche and a loss for those who bought the third.

According to one analyst, the optimum time to have sold BT shares was 1985. Those who bought shares in July 1993 would have seen virtually uninterrupted underperformance since then.

Has the share price reflected the company's performance? Not really. It is more a reflection of regulatory uncertainty, thanks to watchful eye of OfTel, the regulator charged with imposing price curbs in an attempt to break BT's monopoly in telecommunications by fostering competition. When BT was privatised in 1984, the existence of OfTel was not envisaged.

Twelve years after privatisation, BT still controls 90 per cent of the market. But OfTel's presence has effectively prevented BT from charging as much as it might want. Indeed, customers pay less now for phone services than they did in 1984, especially for international calls, which have fallen far more dramatically than local rates. More recently, the company's share price has been hit by the collapse of BT's merger talks with Cable & Wireless. BT needed the alliance to help it compete with international giants, such as AT&T of America.

How high are the dividends? Dividends rose 7.7 per cent in 1994, 5.4 per cent in 1995 and 5.6 per cent in 1996. They now stand at 18.7p per share and are expected to continue growing at about 5.6 per cent a year.

What does the market expect of BT? BT's share price enjoyed a boost after an unexpectedly lenient price cap announcement by OfTel, the industry regulator. But analysts are



Bob Hoskins, the actor, likes nothing better than to get BT people talking

divided about BT's prospects, and whether investors should buy or sell.

Laurence Heyworth, at Robert Fleming Securities, is one of the bulls. "If you set aside the regulation question, there is no question that BT is performing pretty well. The most remarkable instance is the last quarter, when revenues were up 5.6 per cent. The rate of revenue growth has been accelerating for many quarters and that is encouraging."

"As far as the share price is concerned, BT is hugely sensi-

tive to very small changes in expectations for growth. If people get a sense that BT is performing better than expectations it will have a dramatic effect on the share price."

Others are less sanguine. In addition to concern about potential regulatory moves in the future, there is also the worry that a Labour government could hurt BT's profitability.

Plans to join forces with Tony Blair to link up schools, hospitals and libraries on the Internet may or may not soften Labour's stance on regulatory

issues. And BT may well choose not to embarrass its Labour ally by reporting strong profits. Instead, it could funnel excess money into company projects, which would not help shareholders, or the share price.

James Ross and James McCafferty, at Hoare Govett, believes the shares are now overvalued. "BT is a well managed company with a strong strategic position but its probable growth rate over the next few years does not justify a valuation much above current levels."

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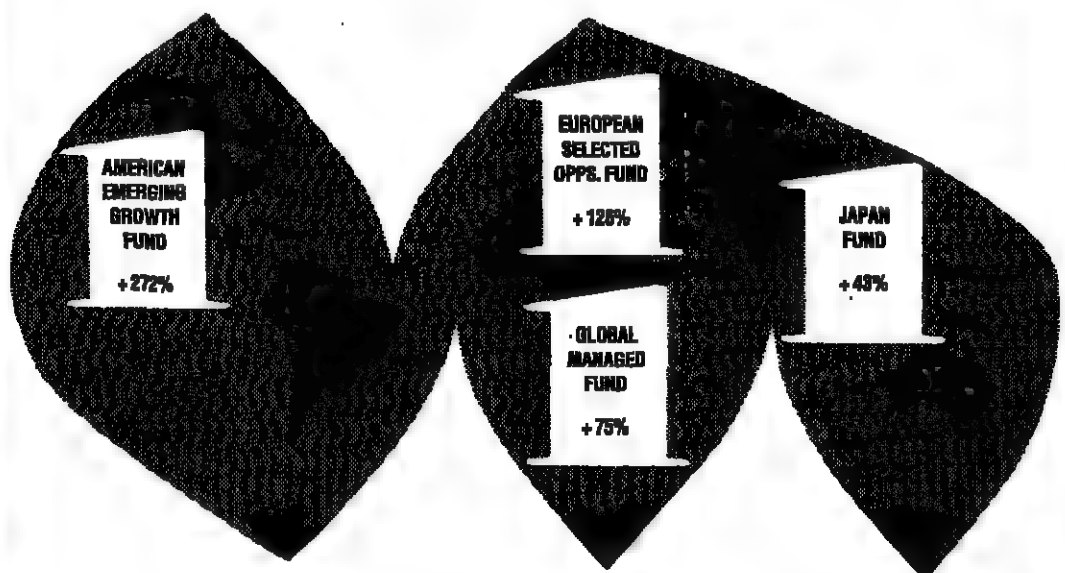
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Caroline Merrell assesses the uncertainty surrounding investment in the nation's nuclear industry

British Energy still generates interest in spite of sell-off row

The public's appetite for privatisation shares is not waning. Despite the controversy surrounding the sale of British Energy, the nuclear generating company, around 1.7 million people have registered an interest in applying for its shares.

This week, the Government announced that the share price of British Energy was anticipated to be between 180p and 280p. The lower end of this wide range would put a price tag on the company of about £1.26 billion. This figure is half the Government's original target of £2.6 billion.

The Government put its change in attitude over the price down to the prevailing conditions in the UK stock market. This week, UK shares took a tumble on the view that a market correction is in the offing. Private investors who subscribe to the offer will pay 100p per share, which will give them a 5p discount on the institutional offer.

The total discount represents a saving of £15 on 300 shares — the minimum that can be applied for in the UK public offer. Stockbrokers

believe that this week's downpricing of the nuclear power generation company underlines the uncertainty about the long-term prospects for the company.

British Energy does offer good cash generation prospects. It is a "base load" generator, which means it always has a market for all of the power it can generate.

The long-term outlook for nuclear power generators is far from clear. There are no plans to build more power plants, and the eight power stations that together form British Energy have a built-in obsolescence.

Decommissioning and fuel reprocessing costs are also relatively uncertain — both of which can affect the profitability of the company. They will all eventually have to be decommissioned and British Energy will have to diversify to raise revenue.

However, stockbrokers anticipate it will still be a good investment for private investors in the short term.

One of the biggest attractions for small shareholders is likely to be the yield —

analysts believe this could be up to 9 per cent.

British Energy is planning to pay out £100 million for the first-year dividend, an amount which is twice the estimated first-year profits. The 13.7 pence dividend will be paid in two instalments — one instalment of 4.4p will be paid in January, the other 9.3p will be paid out in July 1997. British Energy investors will also be offered a 10p discount on the second instalment, or a one-share-for-15 bonus.

Jeremy Barstone of Natwest Stockbrokers, said that, despite the down-valuing of the company, it still represented a good short-term investment. He said: "Over the short term, the dividends will be good. Over the long term, there are too many uncertainties."

Charles Galbraith of Lloyds stockbrokers, said: "British Energy is just another Railtrack. Private investors must not be too greedy. If you subscribe for too many shares, you may end up not getting any." The UK public offer will close at midday on July 10. The price for the company will be set on July 15.



Allied's managing director Ray Nethercott, centre, flanked by Shaun Dorn, left, and David Pout

Allied Carpets seeks £30m

This week Allied Carpets, the UK's biggest carpet retailer, announced plans to float on the stock market. Private investors are being offered a chance to subscribe for shares through four selected share shops.

The company is valued at about £200 million, with the flotation expected to raise about £30 million. The minimum investment for private investors will be £1,500.

Allied Carpets was formed through a £9.3 million management buyout from the collapse of Lowndes Queensway five years ago.

The company is forecasting that its pre-tax profits will jump by about 10 per cent, to £14.7 million. It has opened 19 new stores in the last few months and is anticipating opening another 20 next year. It eventually aims to build up the chain to 270 stores, from the

current 207. Share price details will be announced on July 9, with dealing expected to begin on July 22.

Brokers are not showing a great deal of interest in Allied Carpets. Matthew Orr, of Killick & Co, said the level of the UK stock market was such that all share prices could fall.

He added: "You could construct a short-term argument for the stock. Any recovery in the housing market could lead to greater carpet sales, but it is coming out at a fairly full price. It is not necessarily the best moment to invest."

Those interested in applying for shares in Allied Carpets can contact City Deal Services on 01708 738887, Sharelink on 0345 665665, Neilson Cobbold on 0151 242 5214, and the Share Centre on 0800 800008, or any stockbroker.

Protection after the collapse of Excalibur

Thousands of Britons will have to re-plan their holidays this weekend after the collapse of Excalibur, the charter airline, after two safety scares.

The airline went into liquidation after the failure of a last-minute rescue plan and although most customers will be in line for compensation or help with alternative travel arrangements, it may be difficult to find seats on other aircraft as the peak weeks of the holiday season begin.

But if you are abroad or in Britain waiting to travel, what protection do you have if an airline collapses? The answer depends on how you booked your ticket.

Most of the passengers due to fly home from Florida when Excalibur went into liquidation bought their packages through Liberty World Travel, an agent based in Blackpool. Liberty has a bond that will cover return flights and any future holiday packages not yet taken. It is covered by a scheme run by the Association of British Travel Agents, (Abta), one of the operators' tour bodies.

If you buy a package or airline seat from a travel agent or bucket shop, check whether the agent has an ATOL licence. This licensing scheme is run by the Civil Aviation Authority (CAA) and means the ATOL agent is responsible for compensating you and getting you home if the airline collapses.

An ATOL licence is a legal requirement for tour operators selling most air holidays and some seats to the public. Every ATOL tour operator is examined every year by the CAA to ensure it is properly managed and financially sound.

Before it gets a licence, the tour operator has to lodge a bond. If the tour operator fails, the CAA uses the money as compensation for passengers.

However, if you bought a ticket directly from the airline, and the airline itself

goes into liquidation, there is currently no scheme to protect you.

In practice, passengers on scheduled airlines which fail tend to be compensated by the International Air Transport Association, the airlines' trade body, while those due to travel on a charter flight are covered by a charter trade association.

Few passengers book tickets directly with charter airlines and tend to use agents, especially if they are looking for last-minute cheap seats. But is there any compensation available for passengers who, like those on the Excalibur flight from Florida before the airline went into liquidation, refuse to board an aircraft because of fears over safety?

The CAA says that if the pilot is satisfied by an engineer's report that the aircraft is safe, there is no obligation for the airline to lay on another flight.

Any passengers who refuse to get on might have to make their own way home, although in Excalibur's case it did provide alternative transport.

And on your way to the airport, remember that if you are driving a hire car and it breaks down and you miss your flight, you may well have to pay the full scheduled fare home.

During the last financial year, the CAA enabled 14,000 people to complete their holidays after their tour operator had failed and gave refunds to 28,700 people who would otherwise have lost their money.

If you are buying a cheap airline seat by telephone, the CAA recommends that before you give your card number you should ask if your ticket will be sent to you straight away. If not, you should find out whether you are covered by an ATOL, and ask for the name and ATOL number of the holder.

If you are not promised your ticket straight away and there is no ATOL, you should not book.

MARIANNE CURPHEY

Customers love Somerfield

Somerfield, the UK's fifth-biggest supermarket chain, is also in the process of being sold. A fifth of the shares in the company are being offered to the public through seven authorised

share shops. The company is expected to be valued at about £500 million.

If retail demand for the shares is high, then the number of shares available to private investors will be in-

creased. In spite of some City doubts about the flotation, retail interest in the group has been high.

More than 60,000 potential investors have already registered an interest in the group. The offer for the shares is being promoted in the group's 600 stores nationwide.

Somerfield was formerly called Gateway and is owned by the Iscolec Group. Three years ago, the supermarket chain was close to financial collapse, but since then it has gone through a complicated restructuring and last year achieved sales of more than £3 billion. It aims to open ten stores a year over the next three years.

Stockbrokers are quite upbeat about the prospects for the company. Mr Orr said: "It is a pretty tough market for supermarkets. You really have to add value."



The Somerfield share offer is being promoted in-store

Halifax poised for Bupa healthcare deal

The Halifax Building Society is expected to announce a tie-up with Bupa, the biggest private health insurer in Britain, this month. The news will come hot on the heels of Abbey National's deal with Norwich Union, and as the Office of Fair Trading prepares to publish an authoritative report on the pitfalls of the whole industry.

The healthcare industry is growing rapidly but is unregulated. More than six million people buy private medical insurance every year, but the OFT report, to be released within weeks, is expected to say that many are unaware of what their policy covers and that they do not always understand the pricing structure.

It is likely to suggest ways of helping customers to compare

products from different providers: most of the plans, at present, are so different that it is virtually impossible to work out whether you are getting good value for money.

One of the most worrying practices which the OFT examined was that of "churning" — where a sales agent advises a policyholder to switch to a different insurer in order to generate further commission. This could be particularly bad for someone undergoing treatment when the policy is changed, as many insurers will not pay for treating a medical condition known before the policy was taken out.

Legal & General said the OFT also felt that new customers were confused by exclusion policies in the small print.

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It was 30 years ago today....

Anne Ashworth and Sara McConnell look back to the dawn of the age of plastic

Some things never change. In 1966, just as Barclaycard was being launched into a world where cash was king, there was debate over the fashions of the day (supermodels not having been invented). Concern was expressed over her bony frame in the same way that the fragile forms in pages of current issues of *Vogue* cause comment.

However, mannequins' earnings have grown fat in the interim. Whereas Linda Evangelista will not get out of bed for less than \$10,000, Twiggy earned just 10 guineas an hour. Her wage compared with £17-a-week for the average Ford worker, while a middle manager earned £30 a week. A glass of beer to cheer the England football team's World Cup victory over Germany cost two bob (10p).

Although the British public were unaccustomed to the credit card culture, they quickly became connoisseurs. A million people soon signed up for cards and their numbers have now swelled to nine million, making Barclaycard the market leader. The British have also shown themselves to be impervious to high interest rates. The current

bank base rate is 5.75 per cent, the Barclaycard annual percentage rate is 22.3 per cent, with no decrease expected. However, new US cards are now making a valiant attempt to make us more interest-rate sensitive. With a Barclaycard, it costs an extra £203.20 to borrow £1,000 over a year. This compares with £112.95 on the Robert Fleming Save & Prosper card and £146 on the new RBS Advanta card, a US joint venture with Royal Bank of Scotland.

CHIP CARDS

From next year, Barclaycard and the other banks and building societies in the Visa network, including Abbey National, Barclays, Halifax, Lloyds TSB and Royal Bank of Scotland are planning to pilot

issue cards with chips which can "store" cash. Retailers who accept the cards will simply debit the payment from the total on the chip.

The chip will be standard, acceptable all over the world, unlike existing chip cards, which work only in certain areas. They say this card, called Visa Cash, is just the start. If the pilot succeeds, credit card holders could find their new cards equipped with an "electronic purse" chip when their existing card expires. The chip could potentially be programmed to access information networks, electronic shopping and other stopping points on the information superhighway. Barclaycard holders are likely to be early beneficiaries of this technological enthusiasm.

Part of the reason banks are so keen to develop chips on credit cards is that chips should make it more difficult for fraudsters to counterfeit cards. Any evidence that fake credit cards are circulating will be countered by banks changing the chip's composition. News this week that fraudsters have reprogrammed magnetic strips on supermarket loyalty cards will reinforce their determination.



Twiggy: Sixties icon

Don't forget Tessa deadline

How time flies. It seems only yesterday that 2.5 million Tessa's started maturing and now suddenly it's six months on and the first deadline for reinvestment looms.

Investors can put all the capital saved in their first Tessa, that is a maximum £9,000, into a follow-on Tessa. But they have only six months from the maturation date to decide which Tessa to go for. For the first batch of Tessa's that matured in January, six months is up on Monday July 1. If you miss the deadline, you have to start at the beginning and can only invest in a first Tessa. That means the amount you can invest is far less (£3,000 in the first year and £1,800 in subsequent years up to the £9,000 limit) and the rates of interest from first Tessa's are considerably worse than from follow-on Tessa's.

Over a third of the matured Tessa's have not yet been reinvested. Where Tessa's have been reinvested, most savers are staying with the same provider. A key decision is whether to go for a variable or fixed rate. With variable rates struggling between 6 and 7 per cent (Northern Rock's 7.5 per cent is the major exception), fixed rates of 7 per cent or more look good. However, though interest rates are falling, the general belief is that they will rise over the longer term, and with them

variable rate Tessa's. That said, one of the best Tessa's on offer is a fixed rate – the Royal Bank of Scotland's Tessa, which will give £12,939 in five years time, with an annual average 5.75 per cent.

Alastair Altham of Johnson Fry Asset Managers says: "If you know you want certainty, then fixed is fine. But penalties are high for withdrawing, so if you think you might need your money at any point, you should go for a variable. Interest rates may rise anyway, so the variable is not necessarily the bad option."

The safest bet is to look for a Tessa with a low transfer penalty. If the Tessa you go for proves uncompetitive you can move your money elsewhere. Some providers charge a flat transfer fee of £30, but 180 days loss of interest is not unusual.

Since the first accounts were begun five years ago, a new-style Tessa has developed. The equity-linked Tessa locks into stock market growth. The latest is from Save & Prosper, which guarantees a minimum gross interest of 25 per cent at the end of the five-year term (5 per cent a year) with the potential for bonus interest of up to 35 per cent (an extra 7 per cent a year) depending on FT-SE 100 index growth. It's one of the best rates among

its kind, but it still can't avoid the risk that the market can fall and you would be locked into a return less than the worst variable rate Tessa's.

Mr Altham says: "Equity-linked Tessa's are not for the traditional building society investor, but it can be a tax-efficient way of going into equities. They are a useful option for someone who already has plenty in the building society. It's happy with equities but has used up their PEP allocation."

It is not necessary to reinvest your capital in a follow-on Tessa. Yvonne Rose, of independent financial advisers Diane Saunders (01132 689103), which offers a free factsheet on Tessa alternatives, says: "When investors first took out Tessa's they were being offered rates of 10 or 15 per cent. Most therefore have been disappointed with the payout five years on with rates halved. We suggest investors take a fraction more risk and look at second-hand endowment policies. Like Tessa's, you invest a capital sum with regular savings and you can go for a term of between five and ten years. Policies are currently yielding 9 to 11 per cent a year, compared with the 6 or 7 per cent from Tessa's."

SARAH JONES

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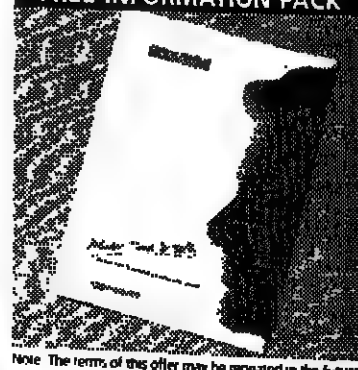
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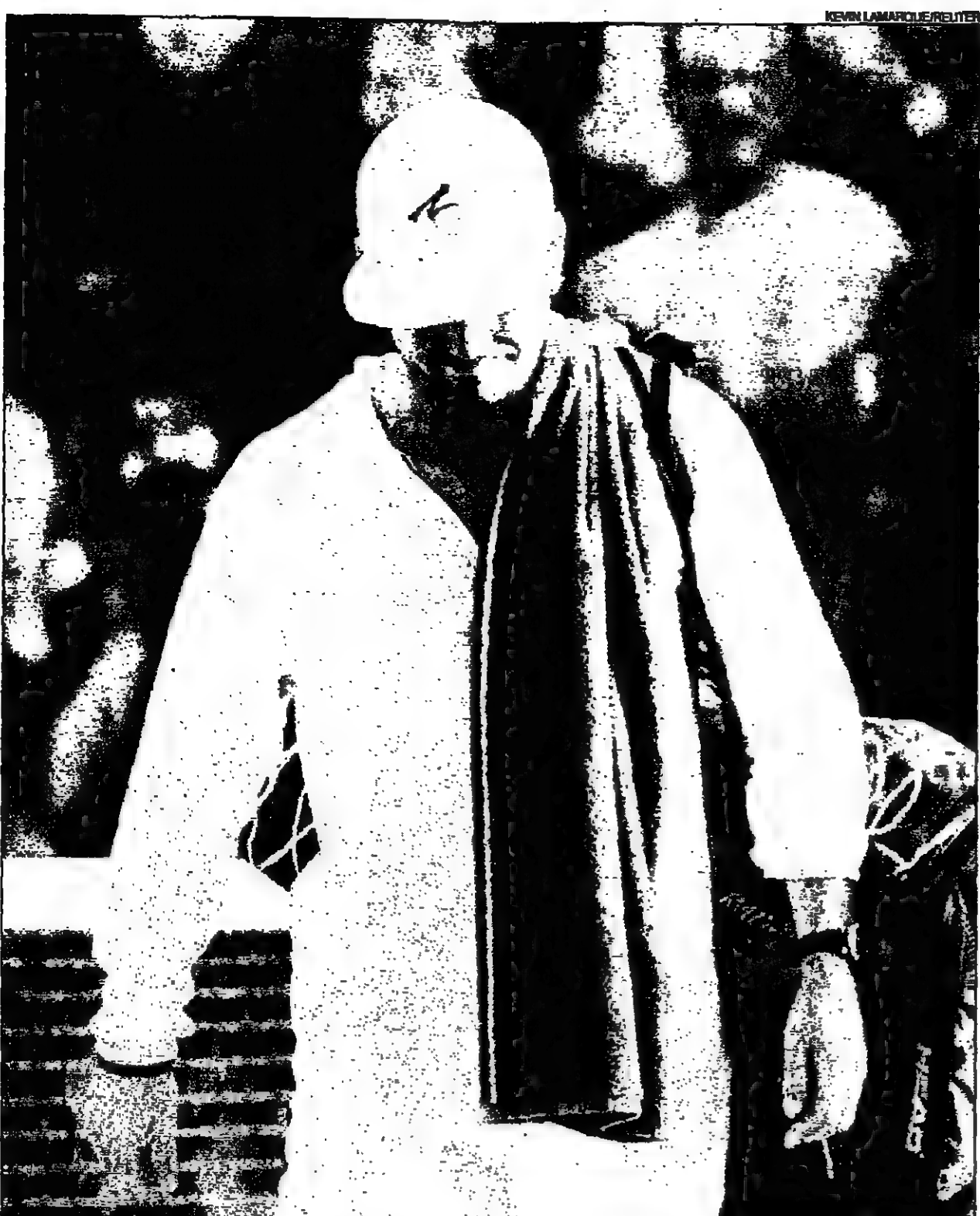
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Sara McConnell on a sick pension policyholder who retired early

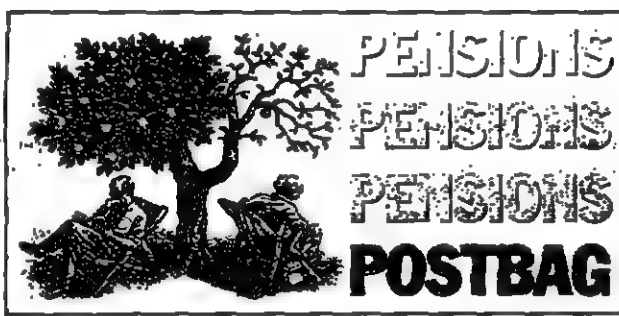


Early retirement: The agony of Andre Agassi after losing in the first round at Wimbledon

Small print penalty

The possibility of having to retire early through ill-health is the last thing on most people's minds when they take out a pension. But they may have a nasty shock if they are forced into early retirement. Depending on the structure of their scheme, they could discover that their final payout can be substantially reduced through small print penalties, as Rodger Bass, a Weekend Money reader, discovered. Unable to work again, he now faces the loss of close to half of his pension.

"I took out a Growth Retirement Plan with Allied Dunbar in 1973 which would pay out when I retired at 65. But at the age of only 50 I have been forced to retire early through ill-health. I have recently had a kidney transplant. Now Allied Dunbar has told me that although my pension fund is worth £14,123, I will only get £7,951 if I take my pension now, because 40 per cent of the fund will be taken in charges as a penalty for early retirement. I told Allied Dunbar that I have not chosen to retire but have been forced to, but it said this made no difference. I have another plan with Equitable Life, which I took out in 1987. I invested a total of £5,250 between 1987 and 1989. But it is imposing no penalty charges to pay me my



pension early and I can take the full value of my £12,555 fund."

Weekend Money replies: "The main reason for the different payouts can be summed up in two words: charging structures. Allied Dunbar set up your pension assuming you would continue to make contributions until you were 65. Almost all your first two years' contributions went to pay set-up charges and the salesman's commission. Over the years further smaller annual charges would have been levied. But because you retired early, it was not able to take the charges from your contributions so it levied a penalty. Allied Dunbar says your penalties are particularly heavy because you only made two annual payments into the scheme, totalling £1,200. All of this was allocated to what are known as capital units. Unit-linked policies had,

and sometimes still have, two classes of units into which contributions are paid. Capital units are heavily loaded towards paying set-up charge expenses and salesman's commissions. Hardly any of your contribution is actually invested on your behalf. Accumulation units, by contrast, are loaded in your favour, with most of your contribution being invested for your benefit. Insurers want to recoup all their costs at the beginning, so all contributions in the early years are put into capital units. This makes policies particularly bad value if they are surrendered early. In your case, says Allied Dunbar, if you had continued making payments, three-quarters of these would have been allocated to accumulation units after the second year so you would have received a better payout. But you would still have faced penalties for early retirement. Equitable Life operates a

different charging structure from Allied Dunbar, which works much more in your favour as a policyholder. It assumes that each payment you are making is a one-off single premium. It does not structure its charges assuming a certain retirement date so does not penalise you if you retire early. It does not "front load" policies in the early years because it does not pay its salesman commission, but salaries.

James Higgins of Chamberlain de Broe, the independent financial adviser, says: "People should have their pensions set up on a single premium basis rather than regular premiums." If you do start a regular premium contract, says Mr Higgins, set it up assuming the earliest possible retirement date to reduce charges and penalties if you have to retire early. You can always extend the term if you want to continue work. When you took out your Allied Dunbar pension, you were allowed to take your fund only between 60 and 75. But technically, you were allowed under Inland Revenue rules to take your benefits if you had to retire early through ill-health. Personal pensions introduced in 1988 allow you to retire between 50 and 75. Allied Dunbar has offered to reduce the charges by making a £1,700 ex-gratia payment.

Confusion over start-up APR

Calculating the annual percentage rate on mortgages has become somewhat Kafkaesque this week. A building society has been found guilty of complying with the law and, having been found guilty, has been given an unconditional discharge. The consequence of this is yet more confusion. There are now many mortgages on offer with low fixed or discounted rates in the early years. The quoted APR will be artificially low because legally it has to be calculated as if the low rate applied to the entire mortgage term. In fact once the fixed or discount term ends, you will pay the much higher variable rate for the rest of the life of the mortgage. The East Riding Trading Standards has successfully taken the Scarborough Building Society to court for "false" APR calculations. As the law requires, the Scarborough had advertised a mortgage with a stepped two-year discount starting at 1 per cent with an APR of 11 per cent. The North Yorkshire magistrates court ruled that the APR was misleading to customers. Though it was found techni-

cally guilty, the society was not penalised. John Carrier, Scarborough chief executive, says: "We have been found guilty of complying with the law, but the most frustrating aspect is that we have not been advised by Trading Standards how we should now be quoting the APR." This ruling makes the APR even more confusing for the public. The Office of Fair Trading must review urgently the situation to ensure that it does not result in different lenders using different methods of calculating APR. The Office of Fair Trading however told *The Times* that it will not be reacting to the court case. A spokeswoman said: "We handed a review of the Consumer Credit Act to the DTI in 1994 with recommendations about clearing up the confusion over APR. It is now up to them." The DTI said it will be changing some aspects of the Consumer Credit Act but would not comment on changes to APR calculations. The OFT suggests, for example, that lenders make it clear that the quoted APR

is just for the discounted or fixed period and a second APR should be given for the current level of the later variable rate. In a separate development, Bradford & Bingley Building Society has withdrawn from sale all one-year discount mortgage packages. Instead it will concentrate on offering discounts spread over a longer term. The move follows concern raised by the Bank of England over problems with mortgage customers who may get badly into debt when the discount ends and the much higher variable rate kicks in. This problem will worsen if mortgage rates rise—as expected over the next two years. Chris Holland, of B&B, said: "Now that mortgage rates are at an all time low, it is time to move away from offers that encourage short-termism. We believe we are in at the start of a trend to offer lower discounts over a longer period." Its Choices mortgage offers discounts off the variable rate of 3 per cent a year for two years, 2 per cent a year for three years, or 1.2 per cent a year for five years.

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Sarah Jones says there is an inevitability about lower returns on savings

Cheaper mortgages lead to thinner slices for savers

Take your summer holiday now before you get even less from your savings. Building societies are reviewing rates and, though nobody will put their hands up yet, cuts in savers' rates are inevitable once the lower mortgage rates kick in through August and September.

For many societies, savers' rates have become a sensitive area. "Those societies who want to remain as mutuals do not want to put themselves up for criticism by paring rates," says John Gully, head of corporate communications at the Portman. "They are also conscious that they still need savers to be able to play the mortgage market."

There has already been some downward movements. The Bristol and West has announced average cuts of 0.3 per cent on all but two of its savings accounts. At the Greenwich Building Society cuts, effective from July 1, are between 0.25 and 1 per cent, while the Scarborough's 0.25 per cent cut has immediate effect. Alliance & Leicester has cut the rates on its current accounts, Keyway and Linksave, by between 0.25 and 0.60

per cent. A spokesman says: "Rates generally are under pressure but we have no immediate plans to cut other accounts."

In spite of the lowest returns for 50 years, many savers are not venturing beyond the safety of the building society. Indeed, mutuals are hopeful that once savers have received their bonuses from converting societies, those savers will decide to return to a building society. However, other insti-

tutions continue to vie for business from disgruntled savers. Each week there is a rush of products claiming better rates than the building societies. The latest products include: Capital Account Fund. Calls itself a unit trust but is hard to pigeonhole. Close Brothers, the merchant bank, has come up with a fund that avoids income tax and takes advantage of investors' £6,300 capital gains tax allowance.

with-profits life policy and a unit-trust savings plan. The with-profits, that is the annual bonus, gives you some security while the unit-trust plan means you can vary, stop or start contributions. The returns depend on the performance of Friends Provident. You have to save a minimum £30 a month for at least ten years. "I see two problems with it," says Penny O'Nions, an independent financial adviser. "First, people may well be confused

about what they are taking out. Secondly, there is some doubt over Friends Provident's performance history." Sun Alliance Azalea Growth Bond. This bond pays a guaranteed return of 33 per cent after five years, which is 6.6 per cent a year tax-paid for basic-rate taxpayers, and a guaranteed return of the original investment. There is also potential for additional growth based on the performance of the Nikkei 300 Stock

Index. However, you only get 50 per cent of the growth of the stock market. Yvonne Rose, of the Leeds-based independent financial advisers Women and Money, says: "It is generally thought that the Nikkei is now at a low and can only go up, but if an investor is prepared to go into Japan, it would make more sense to take out an investment or unit trust, which give you the full growth of the stock market."

The building societies themselves have come up with a few new products offering comparatively decent rates. The Cheshire's Instant 50 rewards non-access. Rates are tiered at 3 per cent gross for the minimum £5,000 investment to 4 per cent for £25,000. If you make four or fewer withdrawals in a year, a 50 per cent interest bonus is paid, bringing the top rate to 6 per cent. Scarborough has launched a 100-day notice account, which pays 6.5 per cent gross (6.25 per cent for monthly income). Minimum investment is £1,000. Bristol & West has a fixed-rate bond maturing in November next year and paying 6.5 per cent gross (6.31 per cent monthly). Minimum investment is £5,000 and early access is not permitted. Northern Rock. From Monday, the society will allow existing share accountholders to transfer funds into the new Great North Postal Account without forfeiting their membership status when the society converts. This should appease somewhat those who complained that new savers were getting better treatment. Rates start at 6.25 per cent on deposits above £5,000.

Societies who want to remain as mutuals do not want to put themselves up for criticism by paring rates



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A QUESTION OF MONEY

Sleep peacefully with financial strength

Anyone taking out life insurance or a pension policy should consider the financial strength of the company over which they are pondering taking out their policy. The relevance of financial strength may not be immediately apparent to the uninitiated, but over the long term it can have a considerable impact on the performance of the policy.

What exactly is financial strength?

Financial strength is a measure of the cushion of assets that a particular life insurance company has when it has met all its liabilities. The more cushioning a company has, the greater its financial

strength is deemed to be.

Why is financial strength important?

A life insurance company which has a financial strength that is flagging could be in danger of being taken over — this may or may not be in the interests of the policyholders.

Sometimes the policyholders will get a bonus added to their funds in the event of a takeover, but it could be that the company closes down the funds to new business. Companies with closed funds are not under any pressure to produce good returns for their policyholders, because they no longer have to market them actively.

How is financial strength measured?

One way of measuring financial strength is to look at a figure called the free-asset ratio. This, as the name implies, is the ratio of free assets a company has once its liabilities have been met. Free asset ratios are calculated on an annual basis, and have to be declared to the Department of Trade and Industry.

Where can I discover what the free-asset ratio is?

The particular company's marketing literature may allude to the financial strength of the company, without giving the actual figure. Those interested in learning more can ask the company directly or speak to their financial adviser about the figure.

What happens if the free-asset ratio falls?

A very low free-asset ratio could lead to intervention by the Department of Trade and Industry. This department has a duty to ensure that policyholders' interests are protected adequately at all times.

The Department of Trade and

Industry may put behind-the-scenes pressure on a company to find a stronger partner if its ratio is very low.

A low free-asset ratio also means that the company cannot invest as freely in equities as it would like to, and instead will hold a greater portion of its assets in fixed interest securities, which may not produce as good a return as shares.

Is a low free-asset ratio always a bad sign?

If the life insurance company is the subsidiary of a much larger organisation, then the fact it has low free-asset ratio may not be quite as important, as a strong parent with a lot of assets offers protection. For example, according to a recent survey from the trade magazine *Money Marketing*, Eagle Star has a free-asset ratio of 6.1 per cent — which could be deemed by some to be on the low side.

What level of free-asset ratio is acceptable?

Opinion is divided about the level of free-asset

ratio which is acceptable. Some financial advisers and actuaries believe that a free-asset ratio of 10 per cent or under could make the company a takeover target, while others believe that 5 per cent is a more relevant figure.

Companies with free-asset ratios of under 10 per cent for the year 1994 (the last available figures) include Friends Provident, Sun Alliance, Britannia Life, Clerical Medical, Sun Life and Guardian Financial.

For example, Britannia Life's free-asset ratio is around the 2.9 per cent mark, but as the company points out, the life company is a subsidiary of the Britannia Building Society, which is a financially strong organisation.

Britannia's free-asset ratio is in contrast to its near namesake Britannic which has a free-asset ratio of 28.3 per cent.

Of the companies mentioned which have free-asset ratios on the low side, Sun Alliance is merging with Royal while Clerical Medical is merging with Halifax Life.

Friends Provident is actively considering its future strategy. This may include demutualising or merging with another company.

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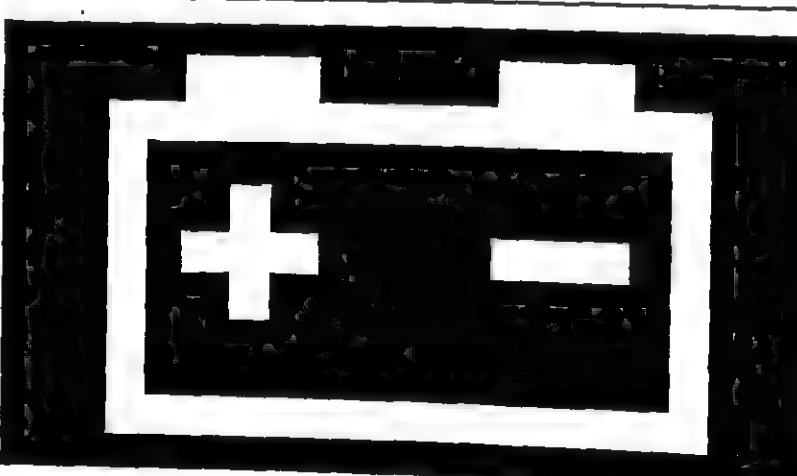
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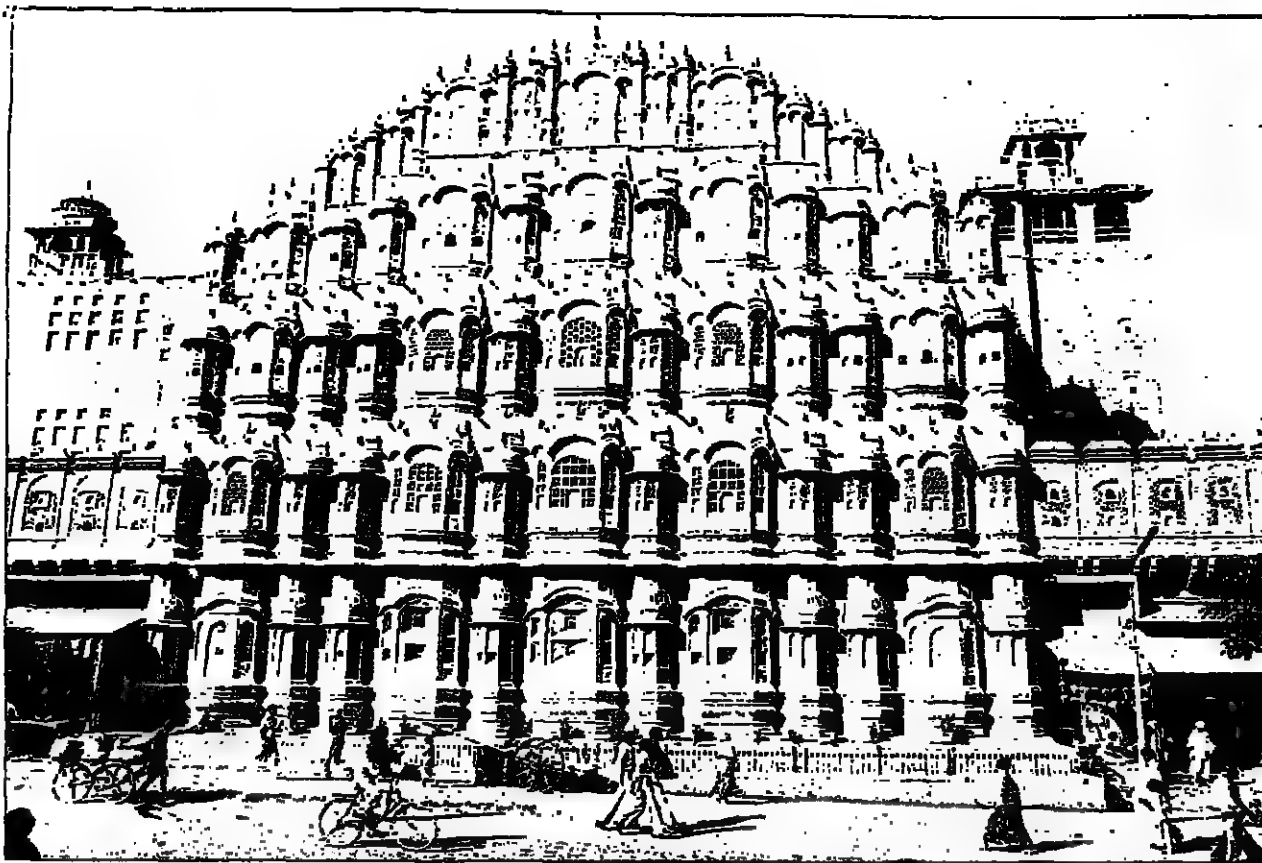
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Helen Pridham looks at the trend to slimline initial charges



Wind of change: Fleming Indian Investment Trust annual charge is 1.2 per cent, but total management expenses were higher

No dues is good news

An unpopular feature of unit trusts for many potential investors is the initial charge. Some people are put off altogether, others have turned to investment trusts as a cheaper alternative. But growing competition is now forcing unit trust managers to review their charging structures and investment trusts are no longer enjoying the cost advantage.

It is still the norm for unit trust managers to deduct 5-6 per cent from an investment at the outset. So every £100 invested immediately drops to 95 or less, and managers must make up this lost ground before investors see any gains.

One of the first leading companies to break ranks was Legal & General which has announced it is to abolish initial charges on all 21 of its unit trusts from July 1. The company predicts that lower inflation will mean stock market returns are likely to be lower for the rest of the 1990s and that fund charges will have a more significant impact on performance.

But its other aim is to attract more building society investors into unit trusts. Michael Hayden, Legal & General Unit Trusts managing director, says: "For too long unit trusts have been priced as specialist investment products. Abolition of the initial charge removes a significant barrier which has prevented equity investments becoming more popular."

Some other companies have already cut initial charges on unit trust Personal Equity Plans. M & G was one of the first to do so and it believes it has attracted more first time

investors as a result. Further impetus was given when Virgin Direct launched an index-tracker PEP with no initial charge last year.

The main purpose of the initial charge on unit trusts is to cover advertising and marketing costs, including 3 per cent commission to intermediaries. But a significant number of intermediaries are now prepared to return all, or part, of their commission to customers in the form of discounts to generate higher levels of business. They include Chelsea Financial Services in London, The Pep Shop in Nottingham and Unitas in Scunthorpe.

market will develop as it has in the United States, where around 50 per cent of unit trusts are no load funds sold direct to the public, while others are sold through intermediaries to investors prepared to pay a higher price if they want advice.

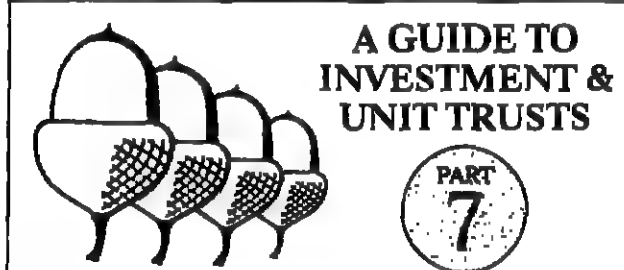
While they may give your investment a head start, low charges do not guarantee better returns. Recent research by Micropal, an organisation which monitors unit trust performance, found that many of the best performing unit trusts over the past three years have tended to have higher than average initial charges.

Annual management charges on investment trusts have also been increasing and specialist trusts can have charges of up to 1.5 per cent. Richard Elliot Lockhart, of Murray Johnstone, admits it is difficult for investors to know exactly how much they are being charged in an investment trust. He says: "Directors fees, the costs of promoting savings schemes and Peps and other expenses can all be taken out of the revenue or capital of the trusts."

These extras can sometimes double the annual management expenses. On Fleming Indian Investment Trust, for example, the manager's annual charge is 1.2 per cent, but total management expenses last year added up to 2.5 per cent, according to Credit Lyonnais Laing.

Comparing unit and investment trust costs should soon become easier, as companies will soon be required to disclose their charges in monetary terms. This should happen early in 1997.

Earlier this month, Portfolio Performance Fund was the first unit trust with a performance related fee structure to be launched. Annual charge is 1.75 per cent, but if it fails to achieve first quartile performance in its sector after the end of year one, the charge will be reduced to 1 per cent until it returns to this ranking. Investors should note that this unit trust has a double layer of charges because it is a fund of funds. Charges on these funds average 1.25 per cent per annum. There is already a handful of investment trusts with performance related fees.



Both M & G and Legal & General are still paying commission on their 'no-load' funds. To protect themselves against loss from early encashment, they have a sliding scale of exit fees for investors who cash in within the first five years. Other companies are aiming to attract business direct from the public. This is the approach being adopted by Fidelity, with its Moneybuilder range and Save & Prosper Direct.

Both offer trusts with no entry or exit charges. Barry Bateman, Fidelity chief executive, says: "We believe the UK

However, there are also plenty of poor performing trusts with high charges.

Until recently, investment trusts had tended to be regarded as lower cost than unit trusts in terms of both initial and annual charges. Most investment trust managers have schemes which enable investors to invest direct for a fee of only 1 per cent or less. Some, including Abtrust, Baillie Gifford, Dunedin and Finsbury Asset Management, make no charge at all. But extra charges are often imposed on Peps — some attract 3 per cent or more initial charges.

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Members of the B&Q Over Sixties Club are being offered £15 of gift vouchers and a £2103 lump sum on death — if they take out term assurance at £20 a month.

One club member is not happy. He is concerned that the offer is a rip-off that will appeal to the gullible.

In fact, the merit of the offer depends on the state of your health. The Senior Security Plan from Cornhill Insurance is a life insurance policy for people aged 50-75. Pay the premiums for the rest of your life and on your death your family will get a tax-free lump sum. For a 70-year old man, cover ranges from £761 (for £8 a month) to £2103 (for £20 a month). The benefit is paid only after the policy has run for 12 months.

There is no medical qualification. However, that 70-year-old only has to live eight or nine years and he will be paying in more than his family will be getting back out.

Patrick Bunton at mortgage broker London & Country, says: "If you are in poor health then bite Cornhill's hand off, but if you are in good health you can get much better cover elsewhere."

A healthy 70-year-old man paying Royal Life £20 a month would get £5537 — well over double the amount from Cornhill.

Ex 20

THE TIMES SATURDAY JUNE 29 1996

The image is a high-contrast, black and white scan of a document page. It is heavily degraded with noise and artifacts. Several dark, curved shapes are visible along the left edge, resembling tabs or binding elements. The main body of the page contains faint, illegible text and markings. The overall appearance is that of a low-quality photocopy or a scan of an old, damaged document.

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CYCLING: BRITISH OLYMPIC CHAMPION DETERMINED TO GO THE DISTANCE ON HIS THIRD RIDE IN THE TOUR DE FRANCE

Boardman geared up for ultimate test of endurance

By Andrew Longmore

FLASH back 12 months to a wet and windy airport runway at Dinan in northern France. Chris Boardman is lying in the back of an ambulance, still chirpy, despite broken bones in ankle and wrist. He waves a bandaged hand as he is lifted into the specially chartered flight back to Liverpool. Boardman's second tilt at the Tour de France has ended after 92 seconds on the soaked streets of St Malo. He would be back, he said, but a few old heads shook in disbelief.

Today, over a 9.4-kilometre course in the Dutch town of 's Hertogenbosch, Boardman renews his challenge for one of sports' most respected prizes. Some 21 stages and 3,835 kilometres lie ahead and the pressures are mounting on Boardman, whose total experience of the Tour is a mere 11 days in two years. Gan, the team sponsors, are waiting for the result before renewing their contract. Boardman's own contract ends this season and the Tour is the traditional starting point for negotiations.

The good news is that Boardman has moulded a strong team around him this year. If he wins the prologue today, which he should over a course built for speed, Gan, with hard men like Gerard Rue and Ronan Penec, are better equipped to protect the yellow jersey than they were two years ago when a chaotic team trial cost Boardman the chance of wearing yellow into Britain.

As ever, though, the real test begins in the mountains and much of Boardman's physical and mental training has been geared to mastering the art of survival. A recent day of

horror on Mont Ventoux, where Tommy Simpson collapsed and died in 1967, was a salutary reminder of how painful mere survival can be. Boardman lost more than four minutes on stage four of the Dauphine Libéré, a victim of fatigue and heat.

"It was 35 degrees and I felt awful. I saw some British spectators halfway up and I wanted to get off the bike and apologise. But I have learnt not to panic, to try to ride to my own capabilities and that is quite a trick. It's very hard to accept that others are better than you on the day, to say 'right, it's time to let go'. But you have to do it, you have to compromise and quite often you pick them up later because they couldn't sustain the pace."

Impressive results in the Paris-Nice classic, the Midi-Libre and the Dauphine have reflected well on the Englishman's progress from Olympic pursuit champion to fully fledged Tour pro and on the period of reassessment which followed his accident. "I'd had five years without a proper holiday. I sat in the garden and it was great. I was able to sit back and have a look at where I was trying to go. I knew I could carry on as I was, win a few races, earn some money and get out. But I wasn't going to win the Tour and I couldn't accept that. It's not in my nature. I have to go 100 per cent, to finish my career and say 'well, I tried the hardest I could and that's what happened'."

A frank talk with the crumpled Roger Legay, the Gan team manager, was the first thing on the agenda. Legay's

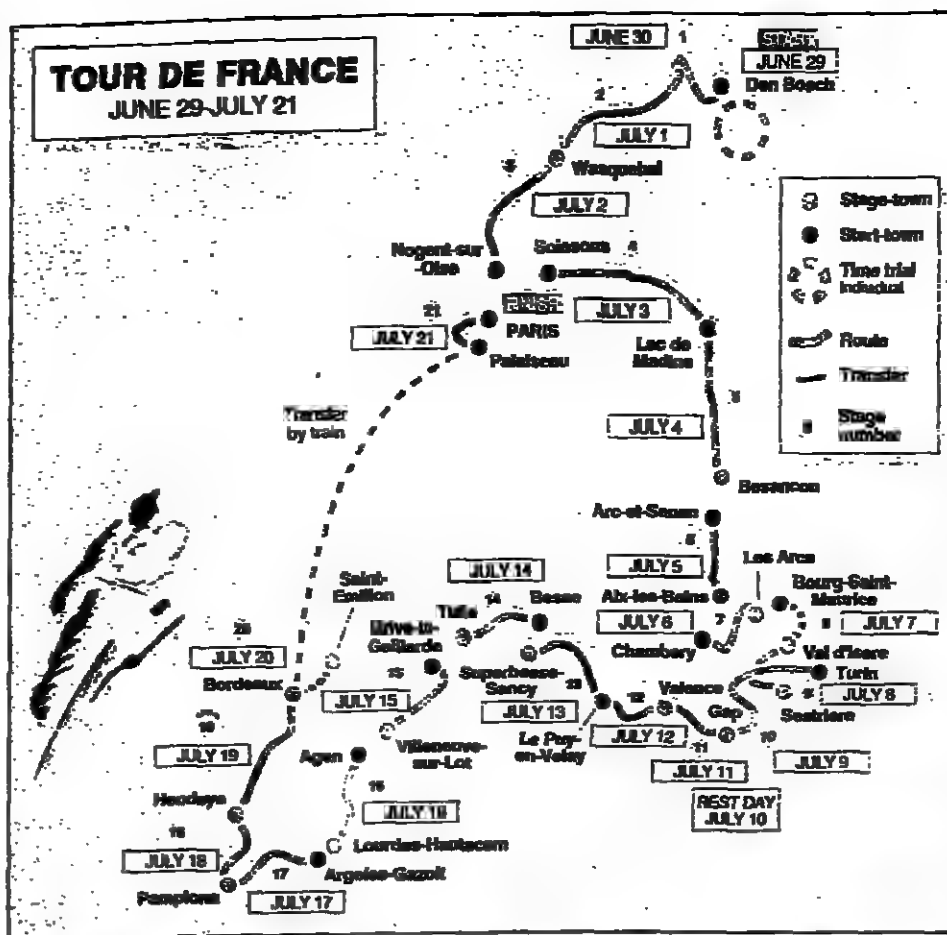
desperation to win publicity for his French sponsors last year prompted Boardman into that suicidal ride in darkness on wet streets.

"The prologue is a secondary objective. But winning it doesn't half ease the pressure on me and the team and I'll be riding hard as long as the conditions are reasonable. We then have to decide whether to go for an overall placing or protect our sprinter and hope to win a few stages," he said.

"For me, a place in the top 20 is a realistic goal. If I make the top ten it would be a really good Tour." Either way, Boardman will be trying to fulfil his own expectations this time not those of other people. Having watched Miguel Indurain win the seven-day Dauphine, Boardman has no doubts that a record-breaking sixth title is within the Spaniard's reach.

"He's so superb tactically. He'll wait and wait and wait until his rivals have worn themselves out and then he'll put the hammer down at the most moment he can do the most damage. I can't see anyone beating him."

Only on searing afternoons in the Alps — on the Col d'Iseran, Gallier and Madeleine — will Boardman discover his own limits. He has waited for three years and the suspense is starting to bite. Retirement is not an option this year. "The week before the race is very unpleasant," he said. "There are all kinds of pressures. A lot of time you're thinking 'I'm sick of this, I've had enough'. But I feel a more capable athlete than ever before. I've learnt how to do the best with what I've got."



Boardman, trained to the minute, is favourite to win today's Tour prologue

Indurain still well ahead of chasing pack

By Peter Bryan

HOWEVER the cards are shuffled, the result is the same: Miguel Indurain seems certain to win the Tour de France for a record sixth time. Last year he became the first rider to triumph in the world's greatest cycle race five times in succession.

Indurain has had a series of pretenders yapping at his rear wheel since his first victory, in 1991. All have been seen off by a rider unique in the Tour's history and there is still no sign of a serious challenger.

Only disaster can prevent the Spaniard from wearing the leader's yellow jersey at the end of the final stage in Paris on July 21. He will make the most of his formidable climbing strength in the Alps and the Pyrenees, and if, after that, he needs to make a further effort, it will come on the penultimate day of the race, in a 63-kilometre time-trial from Bordeaux to St Emilion, long enough for him to gain a minute or two on any challengers still in the hunt.

Tony Rominger, born in Denmark and now a Swiss, won the Giro d'Italia last year and was a likely challenger to Indurain. However, he never got to grips with his rival and finished eighth, even though he, too, is a superb time-trialist on his day. This will be his last Tour de France; retirement calls at the age of 35. His best performance was in 1993, when he was runner-up. Rominger will have the strongest team support, but has still to show he is capable of dethroning the king.

All France wants to see is its first Tour winner since Bernard Hinault won the last of his five in 1985. Now that Laurent Jalabert has established himself as the leader in the world rankings, the nation

will root for its Spanish-sponsored rider.

Jalabert knows the dangers of the Tour. He was seriously injured when he was brought down in a mass sprint finish to a stage two years ago by a roadside policeman anxious to take a photograph. His return to racing last year produced 30 victories, which included the Tour of Spain and fourth place in the Tour de France. This year he has won the Paris-Nice race and the Tour of Valencia, and will be joint leader of the ONCE team, with Alex Zülle, of Switzerland, runner-up to Indurain last year and recent winner of the Tour of Catalonia.

One of the few revelations of the 1995 event was Bjarne Riis, the first Dane to finish in the top three in the 93-year history of the marathon. He came close to beating Indurain in a 54-kilometre time-trial on the eighth stage. With five kilometres to go, Riis was five seconds faster but Indurain, starting later, heard of the Dane's advantage and won with a margin of 12 seconds.

Spain will mourn the day when Indurain retires, yet there is already a compatriot waiting in the wings: Abraham Olano, winner of the professional world road-race championship in Colombia last year on a flat tyre. Indurain, who also had a puncture, took the silver medal.

Olano rides in the same squad as Rominger and finished third this year in the Giro d'Italia, three minutes behind the winner. Pavel Tonkov, of Russia, if Indurain is absent from the peloton in 1997, he would be a natural successor to the man who has set new standards in the Tour de France.

Cycling legend guiding Hunt towards a new life in the fast lane

Andrew Longmore meets a young rider nestling in the slipstream of success



Hunt bares the scars of his entrance into the tough and demanding world of professional cycling

Riding the Almeria Classic early this season, Jeremy Hunt latched onto the rear wheel of a Banesto team-mate and was shepherded into the leading group for the final sprint. The shock only hit him later. His guide had been none other than Miguel Indurain, five times winner of the Tour de France, who begins his quest for an unequalled sixth title in the Dutch town of 's Hertogenbosch — or Den Bosch, as they call it — today.

The image says as much about the humility of the great Spaniard, the leader of Banesto, as it does about the precocity of the 22-year-old rider from Totnes who has surprised everyone by the speed of his graduation to the Manchester United of cycling teams. Hunt has ridden with Indurain five times this season, but it will be a year or two

before he can join him on the toughest of all road tests. His body is too tender, his mind too delicate, to tackle the 3,835 kilometres of the Tour this time.

There is still much of the schoolboy in Hunt's broad smile, ready laugh and fondness for the phrase "flipping lock", a legacy of a northern childhood. You suspect he sneaks down to the garage just to check that his white-and-blue Banesto-coloured bicycle, with the name "Hunt" discreetly imprinted beneath the saddle, has not dissolved into fantasy.

His memories of his first day in team colours are tinged with wonder. It was December 27 when the 18-strong team for the coming season was unveiled in Pamplona, Indurain's home town and venue for the eighteenth stage of the Tour this year.

"It was like my first day in school," Hunt said. "I didn't know what to do. I wasn't even sure how to eat my salad. Which fork should I use? I mean, this is one of the best teams in the world, with the best rider in the world."

He returned home with a suitcase full of kit, a brand new bicycle and an impression of Indurain that has been enhanced with every meeting. "He just plays everything down, he's not big-headed at all," Hunt said. "At dinner, there are always people asking for his autograph and he signs each time, never asks the waiters to stop people coming over."

For such a well-drilled team, Banesto's relaxed training regime came as a welcome surprise to Hunt, whose own progress into the professional ranks after becoming national junior champion was the result of more of natural flair than grinding mileage. The team manager, Jose Echavarri, does not believe in the training camps favoured by most other teams. Each rider has his programme and is expected to follow it. Indurain knows his well enough and victory in the Dauphine Libéré earlier this month suggested he is again peaking at just the right time.

"He will be a kilo overweight on the first day and the perfect weight by the middle of the second week," Hunt said. "He has such power, when you watch him close up, you can almost see the bike bend beneath him. Yet he hardly ever gets out of the saddle or changes his expression."

Hunt's own initiation into the rites of professional cycling began with promise — a second, third and fourth place within his first two weeks — but has proved increasingly tough. Adapting to a new cruising speed, to five-hour days in the saddle, has left his body in a state of shock. The scars of five crashes lace his elbows and legs.

He came from nowhere to take the British junior title five years ago at the age of 17, but his attitude had changed little since the day he won his first race, aged 13, wearing trainers and on the old road bike his brother now rides to the station every morning. "I used to go out on my bike

and ride for two or three hours, but I never thought of it as training," he said. Something in Hunt's laid-back approach and muscular frame attracted the attention of the Banesto scouts, who have a shrewd eye for moulding bright young talent. Hunt was offered a three-year contract, and signed for two, figuring that he would know well enough by then whether he had been right to ignore the advice of his father, a doctor, and forsake his A levels for cycling.

The signs are encouraging. Hunt is still in there rooting for his team leader for the next three weeks while preparing for the European championships. And if he was wrong? "Well, it's not everyone who can say they're riding for Miguel Indurain, is it? Nor that, for a few glorious moments, Big Mig rode for them."

Britain's finest prepare for white-knuckle ride

By Edward Gorman, Sailing Correspondent

FOR the first time, this weekend, the world's top 18-foot skiff racers will be demonstrating what "white-knuckle" sailing is all about in Britain when the Prudential Grand Prix series gets under way in Falmouth, featuring some of the best Australian crews together with two British boats, including one sponsored by The Times.

The series, which is spread over four consecutive weekends with subsequent venues at Weymouth, Torquay and Portsmouth, is the first step in a plan by Bill Macartney, managing director of Grand Prix Sailing in Australia, backed by Rupert Murdoch's News Corporation, to establish 18-foot skiff racing on an international basis with events in the southern hemisphere, Europe and the United States.

The 18-foot skiff is one of the polar extremes of modern sailing. Originally developed as a working boat on Sydney Harbour, it has become the fastest monohull in racing and a boat which demands tremendous agility, pure sailing skill and courage from its three-man crew.

The racing is very fast with speeds of up to 30 knots. Crashes and capsize are common as the sailors try to wrestle with a craft which has no natural stability and a huge sail area set on a banana-shaped mast with a permanent and menacingly-long

bowsprit from which the asymmetric spinnaker is flown.

The Times boat is skippered by Lawrie Smith who, although a world-class sailor, is relatively new to skiffs. With him is Zeb Elliott and Neal McDonald who are both past winners of the 18-foot skiff. The five-times Ultra 30 champion summed up the challenge of the skiff: "It's all about boat-handling and keeping the mast pointing

upwards. It's similar to an Ultra but everything happens a bit quicker."

Smith and the only other British skipper in the series, Tim Robinson, on DBS Financial Management, know they have their work cut out if they are going to match the Australians on the water. "These guys have been doing it a bit longer than us," Smith said.

There are six Australian boats: Ella Bache, sailed by Michael Walsh who was runner-up in last winter's Grand Prix; Jacob's Creek, with David Witt one of the best starters in the business; Prudential, with Rob Brown, the favourite, and the dominant force in skiffs over the past ten years; Xerxes, with Euanet Lazich, a three-time world champion in Moths; MSC, with Warwick Rooklyn who has 15 years of experience in skiffs; and Country Comfort, with the talented female skipper, Mindy Mehan, from Sydney who, at 22, is the youngest on the circuit. Making up the field of nine boats is Morgan Larson, from California, on Oracle, who was recently runner-up to Russell Coutts in the Brut Cup of San Francisco.

Three 25-minute races are scheduled today, and two tomorrow on a course just below Pendennis Point off Falmouth. The first race today is due to begin at 1pm and tomorrow at 2pm.

The meeting had been planned as an opportunity for the 44 contestants to meet Roger Eickering, the new chief executive of the European Rugby Cup Ltd, and to study the participation agreement and sponsors' requirements.

It was placed in jeopardy by the apparent failure of the Welsh clubs to comply with the qualifying requirements of their own union relating to participation in domestic competition.

The outbreak of peace was particularly welcome at Cardiff, where it added to the feeling of well-being engendered by the announcement of the arrival of Leigh Davies and Robert Howley from, respectively, Neath and Bridgend. Justin Thomas will also move to the Arms Park from Llanelli, and the detail regarding David Young's return from Salford rugby league club has been resolved.

RUGBY UNION

WRU puts peace on the agenda

THE cream of Europe's clubs will gather in Dublin on Tuesday despite the tension that still exists between the Welsh Rugby Union (WRU) and its leading clubs (David Hands writes). Earlier this week the WRU withdrew the invitation to its clubs to participate in European competitions next season, but yesterday a truce between the two factions was agreed.

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Undone by naked enthusiasm

SIMON BARNES



On Saturday

Now I know you have all been on tenterhooks after last week's announcement in this space about the impending nude baseball game in California. You will recall that, in order to sell seats for the Palm Springs Suns — a minor league club, and not quite the hottest ticket in town — the promoters came up with a Clothing Optional night. Those who wished to watch the Suns do battle with the mighty Grays Harbour Gulls, and to do so naked, were to be accommodated in a special enclosure, screened to protect them from the gaze of the prurient.

Alas, it did not happen — because too many wanted to do it. "So many people wanted to come we could have filled Dodger Stadium," Tom Mulhall, sponsor of the fixture and owner of the Terra Costa Inn, a nearby resort where patrons are encouraged to take all their clothes off, said. "We were concerned we might have a safety and security problem." An opportunity to make history has been lost.

Missed member

This column recently told you that there have only been two Labour MPs who were also first-class cricketers. Stephen Best writes to tell me that I am sadly in error: I missed out A. M. Crawley, Labour MP for Buckingham (1945-51); and later Conservative MP for West Derbyshire (1962-67). He played 87 first-class matches, 33 of them for Kent, and his highest score was 204 for Oxford University.

I also received a letter from Neville Deason, who, for rea-

sons that I cannot fathom, followed the piece on parliamentary cricketers by informing me that the ranks of first-class cricketers also include eight Pratts, five Burkes and a Bastard. The last mentioned is Edward William Bastard, who played for Oxford University and Somerset from 1882 to 1885. He played 37 first-class matches and took 137 wickets at 21.07. The first and last Bastard in cricket, no doubt.

Sizzling stakes

Just in case tomorrow's European championship final does not fill you from head to toe with tingling excitement, the spread betting firm Sporting Index offers the chance to add to the many and various excitements of the occasion with a bet on the number of corners that take place in the match. They offer a quote from 9-10. Has Fila considered settling drawn matches with a Golden Corner competition?

Numbers game

We live in strange and stirring times. As the Berlin Wall between rugby union and rugby league collapses, I learn that Smith Brothers RUPC is to resign from the Cumbria Rugby Union — and join the Cumbrian Amateur Rugby League. They do so for the best of reasons: because it is easier to put out a team of 13 than one of 15. "In the end, it's not such a big deal for the lads," Michael Morsley, the club secretary, said. "It's just a matter of having a game of rugby." Marvellous! Progress! And to think that it took only 100 years for the human race to work this out!

ing nicknames? 1. Athens; 2. Hickie; 3. Stewie; 4. Thorpe; 5. Tuffers. Answers at the foot of the page.

Charity chukka

My greatest regret of the year so far is that I had to turn down an invitation to play polo for John Francombe's team against a team of three-day eventers and another of National Hunt jockeys. The event goes on regardless: tomorrow, at Tidworth Polo Club in Hampshire, they are holding a charity day, to raise money for the charities Inspire and Sia, in aid of the victims of spinal injuries. However, I wish them all a wonderful day and a huge attendance. Oh, and entry and car-parking are free.

Costly coverage

Two rather tricky bits of news from Atlanta, Cobb County, already acquiring a reputation as the redneck capital of the world, has announced that anyone who is taken to its hospitals during the Olympic Games will have to pay medical costs in advance. Perhaps worse news comes from the Atlanta mayor, Bill Campbell, who has "forbidden" taxi drivers to make surcharges during the Games.

"We simply cannot allow price-gouging to become an Olympic event," he said. It's all very well for him: how are we supposed to fiddle our expenses after such an announcement? This is nothing less than naked hostility to the media.

Answer to quiz: don't be bloody ridiculous.



The Times boat in action

CRICKET

Unsuitable pitch poses threat to Edgbaston status

ALAN LEE



Cricket Correspondent

AS THE England selectors meet this evening with the final Test against India in mind, the repercussions of the first Test are still being felt. The unsuitable nature of the Edgbaston pitch, on which England won before lunch on the fourth day, has brought action from the Test and County Cricket Board (TCCB), who have summoned Warwickshire officials to appear before their pitches committee next Tuesday.

Tim Lamb, cricket secretary of the TCCB, made Warwickshire's predicament clear yesterday, saying: "The Board is concerned about pitch preparation at Edgbaston and we will be doing everything we can to sort it out. Things need to be addressed urgently and Warwickshire have to accept there is a problem."

Thus far, Warwickshire have done no such thing and Dennis Amiss, the chief executive, was still insisting yesterday: "We are not on the mat. This is a routine meeting of the pitches committee." As Amiss must surely acknowledge, however, it is by no means routine for officials of a Test match ground to be called before the committee.

Warwickshire are to be represented at the meeting by Steve Rouse, their groundsman, and Mike Hurst, the chairman of their House and Grounds committee. "The aim is to try to help our efforts to improve the Test wicket," Amiss explained. "We felt this year's pitch was better but we are still not satisfied. We are looking for further improvement and we believe the measures we are taking will achieve that."

Amiss spent much of the Test match, and the days that followed, defending the indefensible with a rare passion. He should know, however, that there was a view among senior England players that this year's pitch was even worse than the surface on which West Indies won inside seven sessions last summer. He must also know that it is unacceptable to stage two such games in successive years.

I understand that both Test pitches attracted a marking of 'below average'. In addition, Warwickshire carry the endorsement of a "poor" mark following the fiasco last August when the showpiece four-day game of the Young Australia tour, ironically against a TCCB XI, ended inside two days.

Mike Smith, the Warwickshire chairman, has consistently supported Amiss's view that criticism of their pitches is misplaced, but other members of the county committee are said to have forced a lengthy debate on the issue at a meeting last week.

The underlying threat is that Warwickshire will lose, at least temporarily, their Test match status. They are guaranteed the first Test against Australia next June but, in 1998, when South Africa are the touring team, one established ground will miss out. The TCCB's move has confirmed that Warwickshire are the county under pressure.

Nick Knight, the Warwickshire opener who has a finger broken by the uneven bounce during that Test, has not played since. Surprisingly, however, Raymond Illingworth, the chairman of selectors, refuses to discount him from the party that will be named tomorrow for the third match at Trent Bridge. If Knight declares himself fit to

play at Lord's tomorrow, then, according to Illingworth, he will be considered for selection.

Realistically, it would be foolish for England to take a risk and it is far more likely that Alec Stewart will continue to open the innings. Others who will be discussed for the position include Stewart's Surrey team-mate, Mark Butcher, 23, a left-hander who has 11 scores above 50 to his name this season and has greatly impressed David Lloyd, the England coach.

The remainder of the top-order batsmen seem to be secure — if, at present, apparently jaded — but there is sure to be renewed debate over the No 6 position, in which Runtle Irani has so far been promising rather than convincing. His batting is sturdy and self-assured but his bowling is not yet of Test standard. At least for this game he should play as one of four seamers rather than one of five, which gives him a more significant role.

Min Patel, of Kent, who was the man left out to accommodate the one-dimensional attack at Lord's, will surely play this time and, on a pitch that has befriended batsmen all season, Illingworth, at least, may press for the inclusion of a second spin bowler in the party. This move will probably be resisted, the final topic for discussion at the meeting in Manchester involving Peter Martin, whose place is under threat from both Darren Gough and Andy Caddick.

Caddick has evidently put his shin injury behind him at last and is bowling with the skill and hostility of old, but Gough, who has recaptured his late swing and that elusive knack of taking key wickets, remains ahead of him in the queue. Quicker and thus more penetrative than Martin, he would be my choice for a game in which England will find it difficult to bowl India out twice.

My XI would be: Atherton, Stewart, Hussain, Thorpe, Hick, Irani, Russell, Lewis, Cork, Mullally, Gough, Patel.



Moles hits out for Warwickshire before rain intervened at Lord's yesterday

Hollioake grinds Essex down

BY JACK BAILEY

SOUTHERN (second day of four): Essex, with seven first-innings wickets in hand, are 342 runs behind Surrey

THE rain did Essex and the spectators a good turn yesterday, the showers either side of lunch having a dual effect. On the one hand, 14 overs were consigned to oblivion; on the other, the time elapsing between the rain arriving and the covers being put on freshened the pitch.

In both cases the result was beneficial: 14 fewer overs of watching Surrey grinding out runs and the creation of a livelier pitch that refreshed and motivated the Essex attack.

Surrey lost four wickets in

adding 60 runs to the 416 for four they had accumulated before the rain. Now there was some sort of balance between bat and ball, some tangible meaning to the cricket.

All of which lightened the hearts of a good crowd at Southchurch Park. More than 5½ hours of Hollioake, battling away for his 128, had dulled the senses. Much more to their liking was the clatter of wickets as Surrey were thrust ever more onto the defensive. Mercifully, Stewart declared, after 131 had been added in 47 overs, and left Graham Gooch and Paul Grayson to negotiate an awkward ten overs before tea.

Facing the daunting task of making 327 to save the follow-

on, the Essex openers put on an enterprising century stand in only 28 overs. Grayson, the fledgling, outpaced the old hawk, Gooch, who nodded approvingly from time to time as Grayson reached his 50 from 81 balls. Gooch remained firm although Essex lost three wickets in the final six overs of the day.

Perhaps it was Thorpe's early dismissal, bowled by Such when five yards down the pitch, that caused Surrey to hoist warning notices. Whatever the reason, and commendable in some ways though Hollioake's third century of the season may have been, Surrey's batting lacked ambition in terms of winning this match.

Rain holds up Moles with long march in prospect

BY PAT GIBSON

LORD'S (second day of four): Warwickshire, with nine first-innings wickets in hand, are 337 runs behind Middlesex

FOR Shaun Pollock, it was one of the most meaningful days of his young cricket life. For the rest of us, it was a tedious experience as the rain, which had already held up play twice in the morning, stopped Warwickshire in their tracks just as they were mounting a positive response to Middlesex's total of 413.

Pollock was delighted to have taken six for 56 on his first appearance at Lord's. He had not only returned his best figures in the championship but the ease with which he mastered the notorious slope suggested that he will be an even more formidable proposition when he comes back with South Africa in 1998.

He took only two more wickets yesterday but the first was the important one of Ramprakash, who had added only five to his overnight 164 when he gave Ostler his fourth catch at second slip. Ramprakash had batted for six hours 36 minutes, hit a six and 17 fours and, once again, made the England selectors sit up and take notice.

The persevering Dougie Brown took Middlesex's next three wickets but not before Keith Brown, who had helped Ramprakash add 184 for the sixth wicket, had extended his stay to more than five hours for 79 and Johnson, Fay and Fraser had all made useful runs.

The final total was far in excess of Middlesex's expectations when they were limping along at 138 for five but, if they thought that their seamers would be able to get as much out of the pitch as Pollock had done, they were rapidly disabused by Moles and Neil Smith.

Moles is respected throughout the counties as one of the most accomplished opening batsmen on the circuit but Smith is better known as a one-day hitter. Here, however, he looked like a real batsman until Tufnell came on and, had him leg-before to his second ball.

Yorkshire frustrated by resolute resistance from Curtis

BY ALAN LEE

WORCESTER (second day of four): Worcestershire, with seven first-innings wickets in hand, are 174 runs behind Yorkshire

YORKSHIRE drew level with an inactive Kent at the head of the championship yesterday but it was not quite the day they had in mind. Rain washed out the first session and badly disrupted the last, leaving a sandwich of play in which Tim Curtis demonstrated that he remains the most obstinate of batsmen, if not the most attractive, while Peter Hartley left the field with a side strain.

Resuming with the object of scoring 38 more runs for maximum bonus points, Yorkshire had managed only nine while losing their remaining three wickets. Scott Ellis concluded a satisfactory first championship bowl with his third wicket, that of Darren Gough, before Stuart Lampitt hit the stumps twice in an over to record his best figures of the season.

This will not have distressed Yorkshire, who felt that 321 was a serviceable score on a pitch of few virtues. This view was endorsed when they took the first three Worcestershire wickets for 58, arousing fleeting thoughts of a follow-on before close of play. Curtis would have none of it.

The senior professional relinquished his usual opening position, allowing the young flatmates, Weston and Church, to go in first. Weston was put down, cutting hard to Bevan at gully, before an inswinger from the buoyant Gough caught him in front, but it was an over from Chris Silverwood, in which Church was leg-before and Moody bowled second ball, off his pads, that established Yorkshire's command.

It was to be their last success of the day. Curtis retains the ability to scratch out an unlovely survival and he has batted 2½ hours for his 30. Far more fluent, within an unbroken stand of 89, was Reuben Spiring, enjoying his fifth score above 50 in his first six championship games.

Ambrose brings victory within reach

BY GEOFFREY WHEELER

DURHAM and Northamptonshire, who began the present round of county championship matches as the only teams without a victory, are both strongly placed to get off the mark, although Northamptonshire will await with some anxiety the conclusions of Harry Brind, the Test and County Cricket Board pitch inspector, who paid them a visit yesterday.

After the fall of 20 wickets

on the first day, Derbyshire cleared their arrears of 112 for the loss of only Kim Barnett and Adrian Rollins before they were rocked by another inspired burst from Curtly Ambrose. A score of 136 for two quickly turned into 144 for six, Ambrose taking three of the balls, including that of Chris Adams, who hit an impressive 66. Karl Kricken, with an unbeaten 42, then took Derbyshire to 210 for seven, but they are only 98 ahead.

Barry Dudson, one of the umpires at Chester-le-Street, where 15 wickets fell on the first day, said that although the officials had been in contact with Lord's, "the scores in no way reflect the standard of the pitch. Both sides batted without confidence." Although Tim Hancock found enough of that elusive quality to make an unbeaten 65, Gloucestershire were all out for 166, the last three wickets falling for two runs.

Melvyn Betts finished with

career-best figures of five for 68 for Durham, who finished the day exactly 100 ahead, thanks to an unbroken second-wicket partnership of 70 between Stewart Huxton and John Morris.

The Indians, having sacrificed the opportunity to enforce the follow-on against British Universities at Fenners, batted out the match with Rahul Dravid, a first-innings failure, making an unbeaten 101, his first century of the tour.

YESTERDAY'S SCOREBOARDS

Britannia Assurance county championship

Durham v Gloucestershire

CHESTER-LE-STREET (second day of four): Durham, with nine first-innings wickets in hand, are 101 runs ahead of Gloucestershire

DURHAM: First Innings 175 (A M Smith 4 for 39)

Second Innings

S L Campbell bow b Smith 14
S Hutton not out 14
J E Morris not out 14
Extras (b 4, lb 1) 5

Total (1 wkts) 222

FALL OF WICKETS: 1-22

BOWLING: Smith 8-29-1, Lewis 9-5-11-0, Alleyne 9-3-22-0, Boden 7-1-25-0, Ball 1-1-0-0

GLoucestershire: First Innings

A J Wright b C L Campbell 5
N J Tranter run out 12
R H C Hancock not out 16
T J Dawson bow b Smith 0
A Symonds bow b Smith 0
M W Alleyne c Ugenwood b Betts 8
H C Russell c S L Campbell b Betts 20
M C J Ball b Betts 17
A M Smith c Sturkman b Brown 13
D J P Boden c Ugenwood b Brown 1
J Lewis b Betts 1

Extras (lb 4, w 1, nb 4) 9

Total (5 wkts) 166

FALL OF WICKETS: 1-12, 2-22, 3-29, 4-36, 5-57, 6-117, 7-137, 8-164, 9-166

BOWLING: Brown 20-4-59-3, Ugenwood 14-4-2-0, C L Campbell 12-1-20-1, Betts 18-1-0-66-5, Bailbridge 4-1-4-0

Bonus points: Durham 4

Umpires: B Dudson and V A Holder

Essex v Surrey

SOUTHERN (second day of four): Essex, with seven first-innings wickets in hand, are 342 runs behind Surrey

SURREY: First Innings

D J Bownell c Grayson b Irani 30
M A Butcher c Law b Chicks 143
C P Thorpe b Such 39
A D Brown c Law b Such 128
A J Hollioake c Hussain b Cowan 31
B P Julian bow b Irani 2
A J Stewart bow b Irani 2
M P Bownell not out 10
J E Benjamin not out 33
Extras (b 3, lb 21, w 5, nb 4) 47

Total (8 wkts dec) 478

Score at 120 overs: 373-4

R M Pearson did not bat

FALL OF WICKETS: 1-75, 2-97, 3-156, 4-357, 5-444, 6-446, 7-464, 8-469

BOWLING: Irani 13-1-47-2, Chicks 42-13-

Essex: First Innings

G A Gooch not out 45
A P Grayson c Stewart b Pearson 62
A P Cowan b Pearson 26
H Hussain c Butcher b D J Bownell 11
Extras (b 4, lb 4, nb 18) 25

Total (5 wkts, 41.5 overs) 134

BOWLING: P Bownell 9-4-17-0, Benjamin 7-3-30-0, Pearson 13-4-27-2, Julian 9-1-45-0, D J Bownell 3-5-1-7-1

Bonus points: Essex 1 Surrey 5

Umpires: D J Constant and A Clarkson

Lancashire v Somerset

OLD TRAFFORD (second day of four): Lancashire have scored 380 for five wickets against Somerset

Lancashire: First Innings

S P Titchard not out 121
J E R Galt c Turner b Batly 14
S Elworthy b Batly 13
H H Fairbrother c Caddick b Trump 144
G D Lloyd bow b Hartnell 11
P C Moore c and b Lee 9
M Wallerson not out 49
Extras (b 4, lb 5, nb 10) 19

Total (5 wkts, 115 overs) 380

FALL OF WICKETS: 1-29, 2-55, 3-258, 4-276, 5-385

BOWLING: Caddick 18-7-28-0, Rose 18-5-53-0, Batly 38-5-127-2, Lee 18-1-74-1, Trump 19-3-81-1, Hayhurst 5-2-6-1

SOMERSET: P D Bowler M N Lathwell, M E Trescothick, A N Hayhurst, S Lee, S C Eccleshall, R J Turner, G D Rose, J D Cart c Penderly b Pollock 2

Bonus points: Lancashire 4 Somerset 2

Umpires: T E Jesty and A G T Whitehead

Middlesex v Warwickshire

LORD'S (second day of four): Warwickshire, with nine first-innings wickets in hand, are 337 runs behind Middlesex

Middlesex: First Innings

P N Weekes c Ostler b Pollock 42
J C Harrison bow b Pollock 5
M R Ramprakash c Ostler b Pollock 169
M W Gatting c Ostler b Pollock 1
D Cart c Penderly b Pollock 2
J C Pooley c Ostler b P A Smith 5
J K Brown c Burns b Brown 15
R L Johnson bow b Brown 25
R Fay not out 17
R C Fraser c Burns b Brown 17
P C R Tufnell b Pollock 45
Extras (b 5, lb 24, w 4, nb 12) 45

Total 413

Score at 120 overs: 370-7

FALL OF WICKETS: 1-13, 2-44, 3-114, 4-124, 5-139, 6-322, 7-351, 8-376, 9-385

BOWLING: Pollock 28-4-55-6, Small 26-6-72-0, Edmund 16-1-73-0, Brown 33-7-53-1, P A Smith 20-3-81-1, N M K Smith 8-1-32-0

Warwickshire: First Innings

A J Moles not out 35
N M K Smith bow b Tufnell 31
W G Khan not out 4
Extras (b 4, nb 2) 5

Total (1 wkts, 22.1 overs) 78

BOWLING: P Nerry, D R Brown, S M Pollock, W G Khan, P A Smith, M Edmund and G C Small to bat

FALL OF WICKET: 1-40

BOWLING: Fraser 21-1-33-0, Fay 9-3-26-0, Johnson 21-0-11-0, Tufnell 4-3-2-1

Bonus points: Middlesex 4 Warwickshire 3

Umpires: J C Bakkerstone and B J Meyer

Northamptonshire v Derbyshire

NORTHAMPTON (second day of four): Derbyshire, with three second-innings wickets in hand, are 98 runs ahead of Northamptonshire

Derbyshire: First Innings 98 (C E L Ambrose 5 for 15)

Second Innings

K J Barnett c Capel b Taylor 27
A S Rollins c Curran b Ambrose 7
C J Adams b Ambrose 68
D M Jones c Moggamelle 17
b Embury 17
J E Owen b Ambrose 0
T J G O'Gorman b Ambrose 3
P A J Deane bow b Embury 22
M Krahen not out 42
D G Cook not out 5

Extras (b 6, lb 9, nb 4) 19

Total (7 wkts) 210

FALL OF WICKETS: 1-24, 2-44, 3-136, 4-136, 5-139, 6-144, 7-188

BOWLING: Ambrose 14-3-44-4, Taylor 19-3-68-1, Embury 16-7-27-2, Capel 4-0-18-0, Penberthy 5-1-12-0, Curran 3-0-36-0

Northamptonshire: First Innings

210 (R J Bailey 58, D G Cook 4 for 83, D E Malcolm 4 for 58)

Bonus points: Northamptonshire 5 Derbyshire 4

Umpires: J W Holder and A A Jones

Worcestershire v Yorkshire

WORCESTER (second day of four): Worcestershire, with seven first-innings wickets in hand, are 174 runs behind Yorkshire

Yorkshire: First Innings

M D Moxon c Lampitt b Moody 38
M P Vaughan c Rhodes b Ellis 9
D Byes bow b Lampitt 14
M G Bevan b Ellis 81
A Macdonald bow b Sherry 60
S White c Rhodes b Lampitt 53
T R Blakey c Weston b Lampitt 14
D Gough c Sturkman b Ellis 26
P J Hartley not out 30
C E W Silverwood b Lampitt 8
R D Stamp b Lampitt 0
Extras (b 4, lb 1, w 3, nb 4) 12

Total (111 overs) 321

FALL OF WICKETS: 1-24, 2-50, 3-72, 4-80, 5-224, 6-253, 7-292, 8-312, 9-321

BOWLING: Sherry 23-4-77-1, Ellis 19-1-80-3, Moody 16-6-41-1, Lampitt 19-3-53-0, Silverwood 24-12-33-0, Sturkman 6-1-27-0

Worcestershire: First Innings

W P C Weston bow b Gough 18
M J Church bow b Silverwood 26
S C Gutter not out 30
T M Moody b Silverwood 0
K R Spiring not out 58
Extras (b 4, nb 8) 12

Total (3 wkts, 47 overs) 147

V S Solanki, S R Lampitt, 15 J Rhodes, R K Bingham, S W K Ellis and A Sherry to bat

FALL OF WICKETS: 1-38, 2-58, 3-68

BOWLING: Gough 15-4-33-1, Hartley 9-2-33-0, Silverwood 9-2-25-2, White 3-0-25-0, Stamp 11-6-25-0

Bonus points: Worcestershire 4 Yorkshire 4

Umpires: R Julian and D R Shepherd

Tour match

British Universities v Indians

FENNERS (final day of three): British Universities drew with the Indians

INDIANS: First Innings 457 for 6 dec (A Jadeja 112 not out, S V Manjrekar 101, M Azharuddin 73, V Rastore 54, S C Ganguly 52)

Second Innings

V Rastore c Wagh b Boswell 16
T N R Monge c Wagh b Sutcliffe 85
R Dravid not out 101
S A Anand c Singh b Wagh 8
P L Mithal not out 8
Extras (b 7, w 6) 13

Total (3 wkts dec) 231

FALL OF WICKETS: 1-30, 2-190, 3-213

BOWLING: Martin-Jenkins 14-5-33-0, Marc 8-4-14-0, Wagh 17-0-74-1, Boswell 8-0-21-1, Dravid 5-0-16-0, Gupta 7-0-26-0, Sutcliffe 8-0-39-1, Singh 1-0-1-0

BRITISH UNIVERSITIES: First Innings

217 (G A Khan 56, N D Hird 6 for 60)

Umpires: J H Harris and N G Cowley

EXCLUSIVE IN TOMORROW'S NEWS OF THE WORLD

REVEALED

The English guru who's helping Sevv back from hell



FOOTBALL: RASH OF SUSPENSIONS AND INJURIES UNLIKELY TO SHAKE GERMAN ABILITY TO CONFIRM SUPERIORITY IN EURO 96

No romantic ending to Czechs' final chapter



Poborski: sublime chip attracted admirers

By ROB HUGHES
FOOTBALL CORRESPONDENT

ENGLAND'S chances may have gone, the level of intensive euphoria with it, but who would bet against romance in the final of Euro 96 tomorrow, between Germany, the favourites from the start, and the Czech Republic, whose tournament price began at 80-1?

There are several ways to spin a yarn about this particular cup final. It is a replay of 1976, when Czechoslovakia, then united between the Czechs and the Slovaks, beat Germany 5-3 on penalty kicks. And Germany, through their wily coach, Bert Vogts, are claiming now that suspensions and injuries have so withered their prospects that they are having outfield shirts made for their two substitute goalkeepers, Oliver Kahn and Oliver Reck.

It started as a joke when Vogts asked them which positions they might like to play, but with Stefan Reuter and Andreas Möller injured, with four players injured,

and with only a remote hope that Jürgen Klinsmann will be fit to play even half an hour at the stadium of his dreams, perhaps the Germans are not laughing any more.

The Czechs, serious people capable of serious defensive football, are nearer to true romance. In a new nation now comprising 10.3 million people, where a playwright became President, they welcome back for this final their forward, Vladimír Šmicer, who flew home to Prague on Thursday to marry the daughter of a former Czechoslovak international and was safely tucked up in bed in the Czech's St Albans headquarters last night.

The 23-year-old Šmicer, en route to play for Lens in France after this tournament, is just one of those players who have reminded us that the Czechs have the touch of Bohemians and the toughness of being near-neighbours to Germany in their blood. At vital times in this tournament they have scored goals that came out of sheer inspiration: witness Karel Poborski, a winger-cum-forward who has caught the

eye of Liverpool and who thrilled Pelé with his sublime chip over the Portugal goalkeeper.

There is toughness and wariness and opportunism laced into this Czech side, however. Their coach, Dušan Uhrin, claims that he always expected his side to battle through to the final. "We have lost only three matches in three years, we have risen from fourth to tenth in the world rankings. Why should you doubt us?" he said. "Our



EURO 96

light of having four first-choice players ruled out through suspension. Both the Czechs and the Germans have paid dearly from their first meeting, when a certain English

parliament in Prague has even finished at 4 o'clock, so that members could watch the semi-final against France."

What they saw was two hours of the Czech ability to snuff the play, to negate what was presumed to be French supremacy, and to make surprisingly

referee and schoolmaster, David Elleray, set out to put the stamp of Uefa's yellow-card mark on this tournament. Germany won that first meeting, on June 9, 2-0 with goals of breathtaking precision from Ziege and Möller.

Both were struck from 20 yards. Zeige's surprisingly with his less-favoured right foot, and both exposed the goalkeeper, Kouba, low down inside his right-hand post. Kouba is one of those said to be suffering the excesses of the tournament. He missed training yesterday and Pavel Srnec, of Newcastle United, stands by eagerly.

The legacy of Elleray's ten yellow cards, in what was far from a rough game, carried right through the tournament, in which three of the four semi-finalists were helped by questionable refereeing decisions, while the Czech Republic achieved that status despite their team being decimated by suspensions.

Tomorrow they lack Radoslav Latal, their right back, who is again suspended, and who would have been the fifth member of their side

playing with inside knowledge of the Bundesliga.

Resilience has been the Czechs' trademark. They capitalised on Italy's folly in "resting" half their team against them in the second match of the tournament. They overcame the despair of hitting the woodwork four times against Russia and still found a last-minute goal to draw that match 3-3.

Germany? They have proved their ability to play, step by step, with just as much power and self-belief as each match had demanded of them. Klinsmann's doctors tell us he has a torn calf muscle, yet he still speaks of playing some part tomorrow. What no one can dispute is that Germany know how to win these tournaments.

They are in the final for the ninth time in 13 European championships: in five of the last ten they have eliminated the hosts in the semi-final and in Vogts they have a coach desperate to emulate all the *bundesleiters* who ever lived. This is his chance, and do not think Bert, the terrier, will let it slip.

Flamboyant Berger seeks stage to cut a dash

By ALYSON RUDD

ENGLAND may be on the Czech Republic's side but it would help the country's tormented souls if, at Wembley tomorrow, a real hero, a player with flair, emerged to steal the hearts.

For the second half of the European championship semi-final between France and the Czech Republic, such a player came on to add spice to an otherwise bland encounter. Patrik Berger, a Ryan Giggs look-alike, cut a dash at Old Trafford as he teased his way through the French defence. Berger, 22, known as Pata, has Giggs's style and distinctive high kick as he approaches a dead ball.

Hugely popular among women supporters in the Czech Republic, Berger was hailed as the potential star of Euro 96. Yet he has still to complete 90 minutes of a match and John Motson described him as "a bit of an enigma".

Berger has been laid low by flu and has trained very little, but the Czech camp is hopeful that the enigma will be fit to start the final in the hope of lasting the course.

A year ago, Berger left Slavia Prague for Borussia Dortmund. He made an immediate impact but found himself on the substitutes' bench in the later stages of the season as Riedle and Möller came back from injury. There will be a point to prove when Berger faces his club-mate, Möller, tomorrow.

Yesterday, Berger confessed to having hardly slept. "I'm very nervous," he said. Yet the final could not have been further from his mind. His wife, Jarka, should have arrived but was late. She phoned him last week to tell him she was pregnant. Ask anyone about Berger and they will tell you that he likes babies. He already has a 20-month-old son. Before he married he had a poster of a big fat baby on the wall in his flat and he wants a large family.

Berger is the consummate professional and understands that good PR will assist his career. He is never late for an interview. He brought 30 CDs with him to England, one, he said, for each day of the tournament.

"He's got a very good left foot and a very good shot at goal," Nemecek, the captain, said of his team-mate.

"I've known Patrik a long time. He may surprise you but he doesn't surprise me. He is playing for the best team in Germany and that proves how good he is," Srnec, the Newcastle United goalkeeper, said. "Being the team-mate of Sammer, he knows all about Germany. Maybe his knowledge will help us."

Srnec's chances of playing at Wembley have improved because Kouba, the first-choice goalkeeper, has a thigh injury. Srnec and Kouba are in a long line of excellent Czech goalkeepers. Ivo Viktor, the assistant coach, was the goalkeeper when Czechoslovakia beat Germany on penalties in 1976 to win the European championship. "He was my hero," Srnec said.

Interestingly, Viktor puts the Czechs' chances of repeating history at 40-60. "Our team in 1976 were a stronger team, older and more experienced. This time the team are younger. They are still good players but not as strong as we were," Viktor said yesterday.

Most of the players were putting their chances at 50-50. Nemecek said he thought that the final would be settled inside 90 minutes, but the odds point to yet another penalty shoot-out. "This year, as in 1976, the Czech ice hockey champions are world champions."

The year 1976 has the same resonance in the Republic as 1966 has in England. Twenty years ago, Antonín Panenka's cheeky, lobbed penalty sealed Germany's fate. Asked if his players had been forbidden to try such a stunt, Dušan Uhrin, the coach, said: "No, they can take them the way they want to."

Penalty practice took place today for the Czechs. In the semi-final, Uhrin said, some of the players were tired and afraid of the responsibility of taking a kick. That is something he will attempt to rectify and there could be in prospect a shoot-out involving players so proficient that, as in 1976, it takes something especially audacious for the tournament to reach a conclusion.



Berger will attempt to cast off the effects of flu and erratic form in the final tomorrow

Vogts feels pressure of Germany calling

Peter Ball on the man charged with continuing a nation's football dynasty

There is never much doubt about the pressure on an Italian manager, as Arrigo Sacchi can confirm; nor on England managers, as Bobby Robson, Graham Taylor and now Terry Venables know. By comparison, managers of German international teams have enjoyed a relatively trouble-free existence — until Bert Vogts arrived on the scene, that is.

Vogts inherited a World Cup-winning team from Franz Beckenbauer in 1990. Tomorrow, he leads Germany into the European championship final as favourites for the second tournament in succession. Four years ago, they lost to Denmark and, with a World Cup failure in 1994 in between, the pressure is on Vogts to win his first trophy. Some of it is self-imposed.

"He is very focused in this tournament," one member of the German camp said. "because he really does not want to be remembered as a good coach who got to finals and semi-finals, but never won anything." That pressure has been reflected in his abstracted air as he walks, almost always alone, through the team hotel. "He's never a bundle of laughs, but I haven't seen him smile yet," said one observer halfway through the second week.

Always serious, with none of the easy charm of his predecessor, he commands the total respect of his players as a coach, and as someone who is not to be trifled with. Even senior administrators do not question him if he alters plans. "He says what he wants, very quietly, but if Bert says it, it's done," said a member of the German party.

As a player, Vogts was a stern defender, in his way as important a member of the great German teams of the Seventies as Beckenbauer or Müller. He has brought some of that strong purpose to his job as coach. His players know he is not to be trifled

with, the omission of Lothar Matthäus, leaving them under no illusions about that. He also wins their respect for his outstanding football knowledge, and his insistence on putting the team above all else. "My star isn't Klinsmann or Sammer or Kohler," he said, in one of his first press conferences in England. "my star is the team."

It is not the least of his achievements that, with the eloquent support of Klinsmann, he has persuaded

has lost some of its traditional strengths. Yet, for such a resolute defender, he is one of the few coaches in the tournament to preach attacking football. His dealings with the press have been instructive. His distrust is seen in his eagerness to keep the German newspapers out of the camp on match days so that the players will not be affected by reading something critical.

Off the training field, he is not a natural communicator. During this tournament he has not granted any interviews, and he clearly does not enjoy press conferences. However, he attends regularly, answers helpfully and, as the tournament progressed, has looked increasingly comfortable in handling them.

That may be a metaphor for his feelings about the tournament as a whole. He is not an anglophobe, but he perhaps feels the same about England as many English people feel about Germany, respect tinged with suspicion. He felt that England being based at Wembley was a deliberate loading of the dice in their favour, and the state of the Macclesfield Town training pitch allocated to his team also raised his suspicions that Germany were being got at.

As the tournament has gone on, though, he has relaxed, and his praise after the semi-final was generous. He also loves Wembley. "He can tell you every kick of every game he has had at Wembley," a friend said. While sympathy for the underdog means that most home supporters will want the Czech Republic to win tomorrow, if Germany win, Vogts will look back on this tournament as the one in which he ended his search for success. It couldn't happen to a more honourable man.

He is also passionate about the standards of German football. While many regard Germany as the best team in the competition, and their football organisation a model for England to aspire to, Vogts sees the defects. He is concerned that German football

his players to think along the same lines. "They have great team spirit, they all work for one another, and that wasn't always true of previous German teams, where there were a lot of egos involved," Tony Woodcock, the former Nottingham Forest, Arsenal and Cologne striker, now working for German television, said.

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Secondly, the system places an added responsibility, and pressure, upon goalkeepers and defenders. No longer will a goalkeeper casually flip a high ball over the bar, confident that he and his colleagues will then deal with the corner kick. He would have to decide whether to attempt to catch the ball and perhaps miss, or to play safe and accept the possible, aggregate corner count.

Thirdly, full backs and central defenders must choose between heading a centre behind, and heading into the field of play; another

hazard that may lead to real goals in genuine play time.

Fourthly, attackers will be encouraged to shoot more frequently. Testing and extending the goalkeeper would become an option perhaps more favourable than looking for a well placed cross.

I am not suggesting this system is ideal. The referee's green card, however, would add to spectator excitement and would give reward to positive, attacking play.

Letters, page 23

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FOOTBALL: EARLIER VICTORY SHOULD NOT MAKE GERMANY COMPLACENT

Poborski holds all Czech cards

WE KNOW that Germany have already beaten the Czech Republic once in this tournament and the temptation is to think that they will do it again at Wembley tomorrow. I don't believe, though, that it will be quite that straightforward.

The Czechs have developed and got better since that first game. They were probably a bit nervous then, starting off against the team everyone said was going to be the best in the competition, and they did not do themselves justice. But they still qualified from the most difficult group.

They won their semi-final without their four best players and they will be fit and rested now and raring to go. They really have nothing to lose. The Germans will be under a lot of pressure, especially Bert Vogts, their manager, and they will not have it all their own way.

I saw the Czechs play Portu-

gal in the quarter-finals and before the game, I thought Portugal would win. However, the Czech Republic put them off their game in the second half and the Portuguese cracked. I realised then they were much better than anyone had given them credit for.

Poborski scored the goal that won the game that day and, from what I have seen of him, he is a little jewel. He has the ability to unlock defences, he can dribble and weave and sway. If he gets a chance, he is the sort of player who will tuck it away.

Kubik caught my eye in attack, too. I know the Portuguese centre backs well and they are hard players, but he resisted all they threw at him. He made intelligent lay-offs all the time, he spun off people and he took up lots of different positions which made him difficult to tie down. The team

BOBBY ROBSON



as a whole has a very flexible style.

Despite all that, I would still make the Germans favourites because of their reputation, their history, their credibility. As we saw against England, they have this knack of not losing games where they have not quite been the best team. There were long periods in the

semi-final where England could not get a shot on goal and even in the group game against Italy, when the Germans were down to ten men, they found the same thing. Germany never seem to get slack.

The crucial thing, as far as I am concerned, is who they will play in attack. If Klinsmann plays he is likely to be less than fully fit so it will be absolutely vital that, if he is shackled, his striking partner can get the job done. So far I have not seen that happen.

Klinsmann played brilliantly when he got a couple against Russia but I was not impressed with Bobic at all in any of the games. About the only thing I noticed in his performance was that he was wearing red boots in one of the games. He is injured now but who they play up front could decide the game.

I think Scholl should be the

man. He was one of the players who did himself no harm against England. He was taken off in the second half but that may have been because he was short of match-fitness. He looked very lively early on and he could have a big part to play tomorrow. The Germans will miss Moller, of course, because he is a fantastic player but he acted like a spoilt child to earn himself his second hooking, against England.

The Germans are too professional to think they have done the hard work by beating England and my guess would be that they will be just too strong for the Czechs. As a manager, I would be pleased for Bert Vogts if they won. All his predecessors have won major tournaments and he is under tremendous pressure to emulate them. He will probably never have a better chance than this.



Scholl could partner Klinsmann in Germany attack

FINAL IN STATISTICS

Germany (including games as West Germany) and the Czech Republic (formerly Czechoslovakia) have played each other 18 times, Germany winning 11, the Czechs three, with four draws. In those matches Germany have scored 36 goals, the Czechs 24.

Their last meeting was three weeks ago at Old Trafford, when Germany won their Euro 96 Group C match 2-0 with first-half goals from Moller and Ziege.

It was a match the Germans dominated, making 11 goal attempts (six on target) to the Czechs' six (four). In a game of 41 fouls, six Germans and four Czechs were booked.

The final is a repeat of the 1976 European championship final in Prague, where the teams drew 2-2 after extra time. Czechoslovakia won 5-3 on penalties. It was the last time the Germans were beaten in a penalty shoot-out — since then they have won four shoot-outs, including that against England at Wembley on Wednesday. Of 16 penalties taken during that sequence, they have missed only one.

The Czechs' biggest win in fixtures against Germany was a 3-1 World Cup semi-final success in Rome in 1934. The Germans won 5-1 in 1985 in a World Cup qualifier in Prague.

The Germans hold the edge in state power in Euro 96. They have scored eight goals and made 50 attempts (21 on target). The Czechs have scored six from 47 attempts on goal, 21 on target.

Both teams have had a turbulent tournament, in disciplinary terms. The Germans have suffered one sending-off and 12 cautions. They have conceded 100 free kicks. The Czechs have also had one dismissal and 17 yellow cards. They have conceded 98 free kicks.

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pressure
iv calling

EURO 96 DAILY TEAM-BY-TEAM GUIDE

CZECH REPUBLIC

Curiously, the most excitable media representatives at the Czech Republic's "Meet the Players" session yesterday were Dutch. They besieged Pavel Nedved, the Sparta Prague midfielder player. When exactly, they asked him, will he arrive in Holland?

Nedved signed a pre-contractual agreement with PSV Eindhoven before the tournament. But other clubs have liked what they have seen and have also made offers, the most public of which has come from Lazio. Wrangling behind the scenes has delayed Nedved's full transfer and the Dutch journalists were concerned that Nedved might now regret his pre-nuptial agreement. Nedved said he had had no second thoughts and thought PSV was a great club. PSV are worried, though, and have contacted UEFA to demand that Nedved must go to Holland.

Wolverhampton Wanderers, meanwhile, are interested in Petr Kouba, the goalkeeper who has been impressive enough to keep Pavel Smisek out of the national team.

After flying to Prague to get married yesterday, Smisek returns to the camp today and is ready to play tomorrow. His head wound has healed well and Dusan Uhrin, the coach, says he is counting on him, having made a promise to the player that his wedding on Friday would not affect his chance of playing in the final.

CAUTIONS: Nedved (3), Kuka (2), Bajbi (2), Suchoparek (2), Kadlec (2), Nemec, Drulak, Smisek, Nemcek, Kubik, Latal
DISMISSAL: Latal

FINAL

Czech Republic v Germany
Tomorrow
Wembley, 7.0
BBC1 and ITV

GERMANY

Usual German efficiency bit the dust in a big way at the squad's penultimate press conference, before the Euro 96 final, at The Landmark Hotel in Maylebone yesterday. A 45-minute training session, for the few players fit enough to be put through their paces, and an unintentionally elongated sightseeing tour, courtesy of the London traffic, meant that the start of proceedings was delayed more than half an hour. Bert Vogts, the Germany coach, eventually arrived 80 minutes late, amid a flurry of profuse apologies, but he need not have worried.

In his absence, Stefan Kuntz, the Besiktas forward, and Christian Ziege, the Bayern Munich midfielder player, held court and proved admirable stand-ins. They answered a multitude of questions, accompanied by prompt and precise translations from Thomas Schnelker, the team interpreter, and kept a large and inquisitive press pack at bay until shortly before Vogts's appearance. Again, it was German resilience at its best.

Chancellor Helmut Kohl will be present at Wembley tomorrow and, come Monday, Germany have already organised alternatives for their return home. If crowned champions, they will fly to Frankfurt and attend a reception; if only runners-up, they will disperse swiftly. "We have nothing planned for that outcome," Schnelker said. "We will just say our goodbyes at the airport."

CAUTIONS: Babel (2), Reuter (2), Moller (2), Haster, Kuntz, Ziege, Bierhoff, Sammer, Klinsmann
DISMISSAL: Stunz

REPORTS: Alyson Rudd and Russell Kempson

HOW THE SEMI-FINALS FINISHED

Germany 1 England 1
(aet; Germany win 6-5 on penalties)
Shearer (3) Kuntz (15)
(Wembley, attendance 75,862)

France 0 Czech Republic 0
(aet; Czech Republic win 6-5 on penalties)
(Old Trafford, attendance 43,877)

HOW THE QUARTER-FINALS FINISHED

England 0 Spain 0
(aet; England win 4-2 on penalties)
(Wembley, att 75,440)

Germany 2 Croatia 1
Klinsmann (21 pen)
Sammer (58) Suker (51)
(Old Trafford, att 43,412)

France 0 Holland 0
(aet; France win 5-4 on penalties)
(Anfield, att 37,465)

Portugal 0 Czech Republic 1
Poborski (53)
(Villa Park, att 28,832)

HOW THE GROUPS FINISHED

	P	W	D	L	F	A	Pts
England	3	2	1	0	7	2	7
Holland	3	1	1	1	3	4	4
Scotland	3	1	1	1	2	4	4
Switzerland	3	0	1	2	1	1	1

	P	W	D	L	F	A	Pts
France	3	2	1	0	5	2	7
Spain	3	1	2	0	4	3	5
Bulgaria	3	1	1	1	3	4	4
Romania	3	0	0	3	1	0	0

	P	W	D	L	F	A	Pts
Germany	3	2	1	0	5	0	7
Czech Rep	3	1	1	1	5	6	4
Italy	3	1	1	1	3	4	4
Russia	3	0	1	2	4	8	1

	P	W	D	L	F	A	Pts
Portugal	3	2	1	0	5	1	7
Croatia	3	2	0	1	4	3	6
Denmark	3	1	1	1	4	4	4
Turkey	3	0	0	3	0	5	0

GROUP A

England 1 Switzerland 1
Shearer (23) Turkylmaz (83 pen)
(Wembley, attendance 76,567)

Holland 0 Scotland 0
(Villa Park, attendance 34,363)

Switzerland 0 Holland 2
Cruyff (85) Bergkamp (78)
(Villa Park, attendance 36,800)

England 2 Scotland 0
Shearer (53) Gascoigne (79)
(Wembley, attendance 76,864)

Scotland 1 Switzerland 0
McCoist (37)
(Villa Park, attendance 39,000)

England 4 Holland 1
Shearer (23 pen, 57) Sheringham (51, 62)
Kuivert (78) (Wembley, attendance 76,798)

GROUP B

Spain 1 Bulgaria 1
Alfonso (73) Stoichkov (65 pen)
(Eland Road, attendance 26,006)

Romania 0 France 1
Dugany (24)
(St James' Park, attendance 26,323)

Bulgaria 1 Romania 0
Stoichkov (3)
(St James' Park, attendance 19,107)

France 1 Spain 1
Djoresic (48) Camarero (85)
(Eland Road, attendance 35,826)

France 3 Bulgaria 1
Blanc (20) Penet (63) Loko (90) Stoichkov (88)
(St James' Park, attendance 26,976)

Romania 1 Spain 2
Raduciu (29) Manjari (11) Amor (83)
(Eland Road, attendance 32,719)

GROUP C

Germany 2 Czech Republic 0
Ziege (25) Moller (31)
(Old Trafford, attendance 37,300)

Italy 2 Russia 1
Casiraghi (5, 52) Tymbalar (20)
(Anfield, attendance 35,120)

Czech Republic 2 Italy 1
Nedved (4) Bajbi (35) Chizea (18)
(Anfield, attendance 37,320)

Russia 0 Germany 3
Sammer (58) Klinsmann (77, 90)
(Old Trafford, attendance 50,760)

Italy 0 Germany 0
(Old Trafford, attendance 53,740)

Russia 3 Czech Republic 3
Mostovoi (48) Tetradze (54) Beschastnykh (85)
Suchoparek (8) Kuka (19) Smisek (89)
(Anfield, attendance 21,128)

GROUP D

Denmark 1 Portugal 1
B Laudrup (21) Sa Pinto (52)
(Hillsborough, attendance 34,993)

Turkey 0 Croatia 1
Vlacovic (85)
(City Ground, attendance 22,460)

Portugal 1 Turkey 0
Cezic (85)
(City Ground, attendance 22,870)

Croatia 3 Denmark 0
Suker (53 pen, 90) Boban (81)
(Hillsborough, attendance 33,874)

Croatia 0 Portugal 3
Rigo (4) Joao Pinto (33) Domingos (83)
(City Ground, attendance 20,484)

Turkey 0 Denmark 3
B Laudrup (50, 84) Nielsen (70)
(Hillsborough, attendance 29,851)

PREVIOUS WINNERS

1960 USSR
1964 Spain
1968 Italy
1972 West Germany
1976 Czechoslovakia
1980 West Germany
1984 France
1988 Holland
1992 Denmark

RUNNERS UP

1960 Yugoslavia
1964 USSR
1968 Yugoslavia
1972 USSR
1976 West Germany
1980 Belgium
1984 Spain
1988 USSR
1992 Germany

FOUL PLAY

Cautions 149
Dismissals 7

LATEST BETTING

OUTRIGHT
1-3: Germany
11-5: Czech Republic
90 MINUTES' PLAY
4-8: Germany
15-8: Draw
9-2: Czech Republic
Odds by Ladbrokes

LEADING SCORERS

5: A Shearer (England)
3: J Klinsmann (Germany)
3: B Laudrup (Denmark)
3: H Stoichkov (Bulgaria)
2: D Suker (Croatia)
2: P Casiraghi (Italy)
2: M Sammer (Germany)
2: E Sheringham (England)

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TENNIS: PREDICTABLE VICTORY IN THIRD ROUND OFFERS AMERICAN CHANCE TO ADVANCE STATIC CAREER

Break point approaches for Fernandez

Simon Barnes looks at how one of life's quarter-finalists can buck the trend

IN THE great and continuing debate about evolution, there are two schools of thought. One party says that life and species exist in a constant state of flux, the other that long periods of monotony are followed by short, violent episodes of change.

Perhaps the arguments are illustrated by tennis: the men's game on the one side, the women's on the other. You never quite know where you are with the men's game, especially on grass. Agassi went on the first day and then, of all the crazy things, a Briton beat Kafelnikov. The third and the fifth seeds gone. A constant state of flux.

Years ago Becker appeared from nowhere and won in his first year, now Henman comes in as if to fulfil some ancient British dream. With the men's game, you never know quite where you are. The women's game represents the opposite school, one known to the tradesman of evolution as *punctuated equilibrium*. To sum up, everything always stays exactly the same apart from on those rare occasions when it doesn't.

All of which brings me to Mary Joe Fernandez. She, perhaps more than any other player on the enigma (at least to males) of the women's circuit, represents what evolutionists term *stasis*.

Fernandez was on No 1 Court yesterday, beating — well, obviously, she always does — some lesser-ranked player. To be more pedantic, she beat Florencia Labat, of Argentina, 6-2, 6-0 in the third round, comfortably inside the hour and fractionally before the second rain break of the day.

Fernandez, 25, has been on the circuit for 11 years. Burn-out? Forget it, she loves it. She has found a nice niche: she is one of life's quarter-finalists. Her grand-slam record includes six, with a couple of semis and two (losing) finals thrown in. She never seems to get any worse and she never seems to get any better. Always there, always a fraction short of the highest class.

She is caught forever between Prufrock and Hamlet, neither celebrity nor nonentity, neither winner nor hapless loser. Here is a career that shows ability, resolve and sheer love of the life. Of strife, of competition, of moving on to the next bunch of battles.

But always just that tiny but crucial bit below the very best. You begin to think that it was not men that invented the glass ceiling but women. Certainly, there has been no impetus from Fernandez to soar above a certain level. Has she always been ranked No 8?

Well, near enough, though she has been as high as fourth; she is seeded ninth here and, should the sun rise in the west this morning, I will certainly put a couple of quid on her to win it this time round. She is lithe and athletic and has a pleasing sense of touch; she can play the occasional shot as if her racket were strung with a cobweb. She took the trouble to complete her schooling when she was on the tennis circuit, which shows a facility, rare in tennis, to admit the existence of an outside world.

She consistently beats players ranked below her: consistently loses to those ranked higher. She can therefore be said to be the most character-



The resolve that Fernandez has shown throughout an 11-year career is evident in her expression during a straight-sets win against Labat yesterday

istic player on the entire women's circuit.

Now it is tempting to move on from here into the exciting but heavily mined area of sexual politics; forgive me if I teeter on the edge of danger-

ous generalisations and keep to the specific.

So I will not discuss such important matters as to whether women can tell jokes, talk football, sup ale, play sport. Let us simply agree that

women's tennis is based on a different dynamic to the men's. Still, the defeat of Monica Seles by Katerina Stutenikova begs a question: is this one of those rare moments of violent change I

wrote about in the first paragraph? Fernandez could meet Stutenikova in the quarter-finals. That will test the possibility to perfection. And perhaps that is what players such as Fernandez are for.

As Fernandez eased through yesterday, Arantxa Sanchez Vicario, the No 4 seed, overcame a wrist injury to reach the fourth round with a 6-4, 6-1 victory over Naoko Sawamatsu, of Japan.

Stutenikova extends new-found celebrity as Flach falls to earth

Alix Ramsay reports on the contrasting fortunes of two former giantkillers

IT IS one thing to be known as the bloke who beat Andre Agassi; it is quite another to be known as the bloke who beat the bloke who beat Andre Agassi. The former gets the headlines, the attention and the accolades, the latter goes unnoticed. Yesterday, Doug Flach's moment in the spotlight came to an abrupt end when he was dispatched 6-1, 6-4, 6-3 by Thomas Johansson in the third round of the All England Championships at Wimbledon.

On Tuesday, in the first round, Flach had gone for the Agassi jugular. He may have been a qualifier, he may have been ranked a lowly No 281 in the world, but, when Agassi faltered, his American compatriot pounced. It was the highlight of his career, he said. "I'm as excited as you can possibly get." By yesterday, his pouncing days were over. He won his first game in the first set and then lost the next seven in a row.

In trouble in the second set, he thought he had a chance to break back for 4-4, but the Johansson service he was convinced had been a double fault was never called. He fought about it for a while, talked to the umpire about it and then gave in. It was not Flach's day.

On Tuesday, he could do almost nothing wrong; yesterday, everything was conspiring against him. He could not



Stutenikova: nervous



Flach: out in straight sets

even lose in peace. At two match points down, the match was stopped by rain and he had to wait another 45 minutes before he could drop his service and leave town. His new-found reputation and the small matter of a muscular Swede, had done for him.

It was a problem of which Katarina Stutenikova was wary. Her victory over Monica Seles in the second round on Wednesday had catapulted her into the spotlight, too, but she coped with the extra attention a little better. Yesterday, she made her way into

the fourth round with a nervous 6-3, 6-2 win over Dominika Van Roost. On a cold and windy day, she had stumbled for much of the first set — it was only in the seventh game that anyone looked likely to hold service — and only got to grips with the very average match in the second set. It had been difficult, Stutenikova thought, to play after the events of Wednesday, but she had tried not to let the pressure get to her.

"If you beat Seles everybody expects you are going to win the next one, so, in the beginning, I was a little bit nervous," she said. "But I couldn't be so excited about beating Seles after the match. I was very happy that I won but I had to concentrate on the next match. I did watch it again on TV with my boyfriend; we talked a little bit about it and then it was gone."

Stutenikova is good at taking things in her stride. Last year she had surgery on her shoulder and only at the start of this year was she able to get to work on her service. Her second service still looks as if she bought it in Woolworths, but everything is there to be improved, especially when you are playing on grass for the first time. "I just play my game, I play aggressive, I play backhand slice and I take it point by point. But I am happier with grass now."

The lady from Slovakia who lists her favourite book as *If Tomorrow Comes* knows that her tomorrow is looking rather promising. She is not scheduled to meet another seeded player until the quarter-finals and, with Seles' scalp already in her bag — alongside her stuffed tiger, which she carries as a mascot — she believes any reputation is there for the taking.

"After Seles, I believe I can win," she said. "I can beat anybody." No one remembered to ask Johansson what he thought.

SOME of the oddest couples make for the best marriages. Fanny Craddock and Johnny; Margaret Thatcher and Denis; they made it work. One dominant partner provides the ego and ambition while the other is prepared to do the dishes. Once that division of responsibility has been established, it is all plain sailing.

Doubles is no different. Years ago, John McEnroe, so fiery in singles, formed one of the most successful partnerships with Peter Fleming. Together they won titles by the handful, but when the going got tough it was McEnroe who undertook the role of diplomat while Fleming seethed. Maybe, standing eyeball to eyeball with his taller partner, not even McEnroe was going to argue.

These days the top men tend to avoid doubles at the big events, fearing five sets late in the evening could have their chances in the singles the next day. But the women are more prepared to give it a go with some surprising partnerships, and if does not work, they can always blame their other half.

One of the most interesting couples in the mixed doubles this year is Steffi Graf and Heinz Guenthardt. Employer and employee playing together.

Perfect partnerships not always made in heaven

By ALIX RAMSAY

er. Guenthardt has been Graf's coach through the good times and the bad and he is not so much a technical advisor as a friend and support away from the courts. But Graf, a lady not known for her patience, is still the boss.

She has allowed Guenthardt some time off this year to pursue his television career, but when he is needed she jerks the leash and he is back at her side. The last time they were seen in harness at Wimbledon was four years ago and they lost in the first round. Never fond of losing, Graf has not tried the experiment again until now. Presumably, the boss thinks Guenthardt has improved sufficiently to give him another chance.

Wondering who wears the trousers in such relationships is a common topic of conversation. Martina Navratilova is back at Wimbledon looking for her twentieth title to equal Billie Jean King's record. Last year she won the mixed doubles with Jonathan Stark, a scratch pairing, after McEnroe had stood her up.

She and Stark met five minutes before they signed in and the novelty never wore off. This year they have expectations and are seeded fifth. Navratilova's expectations are higher than most, which should make for a tense week.

Monica Seles' exit from the singles was the talk of Wimbledon. Her exit from the doubles went unheralded. Late on Thursday night she and Betsy Nagelsen went out to Pam Shriver and Ros Nideffer in three sets.

The fact she was playing doubles at all was surprising. But business is business and Nagelsen is also Mrs Mark McCormack and Mark McCormack owns the International Management Group, who coincidentally happen to be Seles' agents. The oddest couples, the strangest marriages.

Navratilova: title hunt



Navratilova: title hunt

RESULTS FROM THE ALL ENGLAND CHAMPIONSHIPS

Men's singles
Winner: £392,500
Runner-up: £196,250
Holder: P Sampras (US)
Second round
M Stich (Ger) bt S Matsuo (Japan) 7-6, 6-4, 6-7, 6-1
M Rosset (Switz) bt A Oshovsky (Russ) 6-3, 7-6, 6-4
M Tilmann (Swe) bt S Ederberg (Swe) 4-6, 6-4, 7-6, 6-4

Men's doubles
Winners: £160,810
Runners-up: £80,400
Holders: T A Woodbridge and M Woodhouse (Aus)
First round
M Philippoussis and P Rafter (Aus) bt K Flach (US) and D Wheaton (US) 7-6, 7-5, 7-6
M Pelchey and D Sapsford (GB) bt K Thorne and J Waite (US) 6-4, 7-6, 6-2

Women's singles
Winner: £353,000
Runner-up: £176,500
Holder: S Graf (Ger)
Third round
J Wiesner (Austria) bt G Fernandez (US) 6-2, 7-5
A Frazier (US) bt I Gorrachategui (Arg) 6-0, 6-3

Women's doubles
Winners: £68,280
Runners-up: £34,140
Holders: J Stark and M Navratilova (US)
First round
P Cash (Aus) and M Pierce (Fr) bt L Pimek (Bel) and K Adams (US) 6-4, 6-3
S Draper and E Smylie (Aus) bt L Paes (India) and K Nagatsuka (Japan) 6-4, 6-4
S Davis (US) and P Tarabini (Arg) bt G van Emburgh (US) and I Spiliadis (Rom) 6-3, 4-6, 6-3
C Suk and H Sukova (Cz) bt F Montane (US) and L Fleming (Aus) 6-3, 6-2
M Lucena and M McGrath (US) bt B Talbot (SA) and C Vis (Hol) 6-3, 4-6, 6-4
J Grabb and L Wild (US) bt M Huring (Ger) and D Graham (US) 7-5, 7-6
M Osting (Hol) and E Callens (Bel) bt L Pale (SA) and Y Basuki (Indo) 6-4, 7-6
J Jensen and N Arendt (US) bt P Kiderny (Aus) and A Sugiyama (Japan) 6-4, 7-6
B MacPhee and T Whittinger-Jones (US) bt S Cannon (US) and P Hough (Can) 7-6, 6-1
R Borge (Swe) and K Po (US) bt M Knowles (Bel) and J Raymond (US) 6-4, 3-6, 6-3

Appelmans makes her point with powerful performance

By OUR SPORTS STAFF

SABINE APPELMANS, from Belgium, outgunned the fastest server in women's tennis, Brenda Schultz-McCarthy, to gain a surprise 7-5, 3-6, 12-10 victory in the third round at Wimbledon yesterday.

The Dutchwoman, seeded eleventh, reached the quarter-finals last year and had been hopeful of going further but Appelmans returned serve well and lost fewer points on her own service as the match progressed towards its thrilling finale.

In the final set, play was held up by rain for more than half an hour but when they resumed the Belgian left-hander, 3-2 ahead, began to look more likely to win.

Schultz-McCarthy saved three match points when 6-7 down, leaving Appelmans banging her rack-

et into the ground in frustration. The Belgian refused to be discouraged, however, and held her serve in comparative comfort to go 11-10 up. She reached match-point for the fourth time on her rival's serve in the next game.

Schultz-McCarthy saved it with a service winner but Appelmans then had a fifth match point and a devastating backhand down the line gave her victory.

Mose Navarra, an Italian qualifier ranked No 345 in the world, reached the third round yesterday in his first grand slam. Victories over Alberto Costa and David Rinkl have brought Navarra, half Sicilian and half Polish, a meeting with the Australian, Jason Stoltenberg, next for a chance to reach the final 16.

Britain's Claire Taylor was furious with what she termed Mary Pierce's arrogant behavior during their second-round match at Wimbledon on Thursday.

Pierce, the thirteenth seed, who lives in Florida but plays for France, was shunted to an outside court Thursday to play Taylor, the world No 340 and the last remaining British woman in the tournament. Pierce won the match 6-4, 6-2, but lost her opponent's respect.

"She was acting like the queen of the court... but she's not, Martina Navratilova is," Taylor said. "She kept me waiting at the start of the match for eight minutes before turning up. She clearly thought she was superior to me and everyone else on the court."

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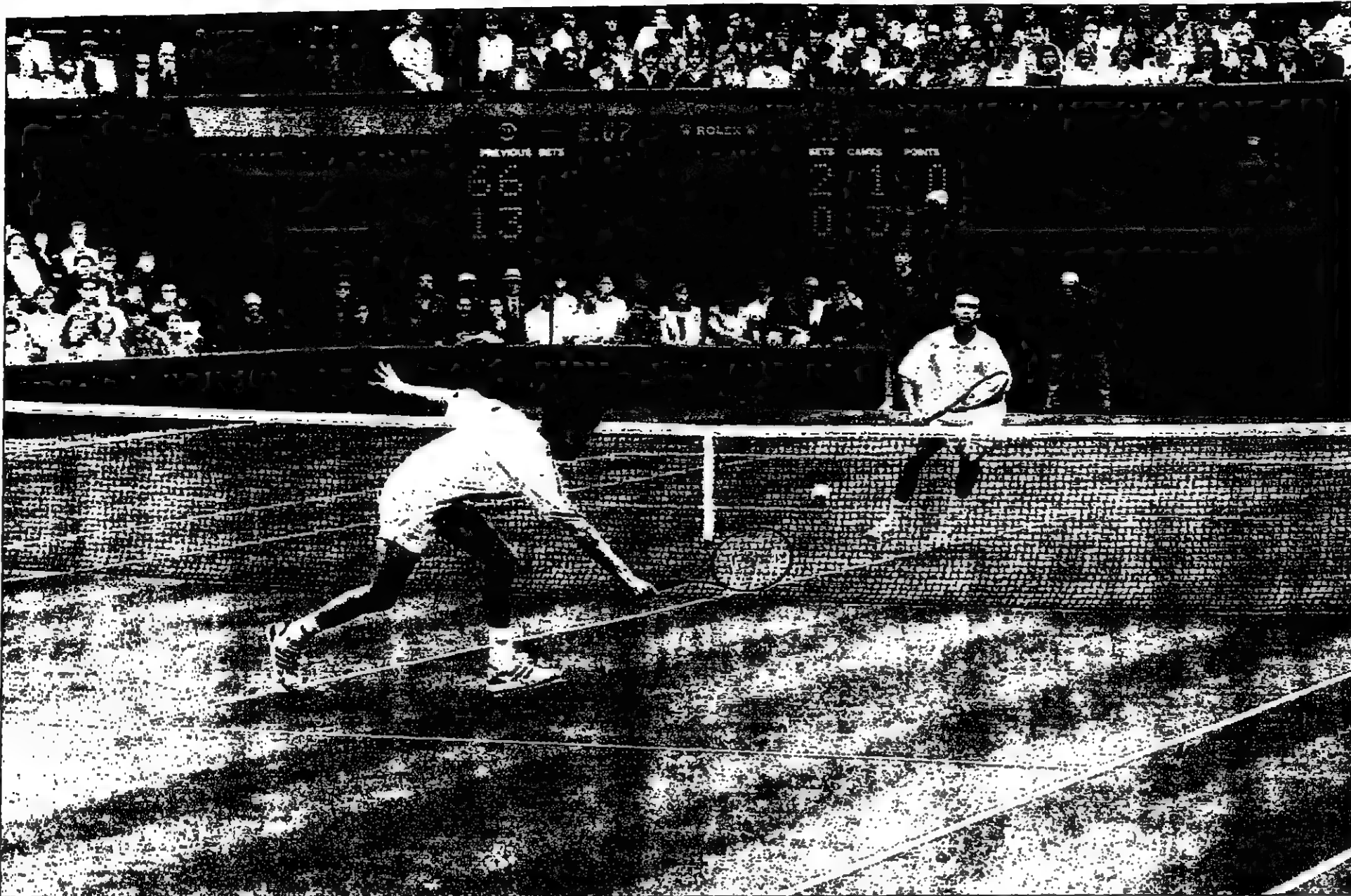
Rapid demise of seeds opens the way for British No 1 to make unexpected progress

Henman plots semi-final course

BY DAVID MILLER

FORTUNE works in mysterious ways. With Tim Henman, the British No 1, about to serve for the match against Luke Milligan, rain caused the covers to be drawn on Wimbledon's Centre Court for the first time in two years. A further advance for this sudden, youthful hero was postponed until today.

This was the first all-British match on the Centre Court since Bunny Austin, a losing finalist in 1932 and 1938, played Eric Philby prior to that second final. An enthusiastic audience, not to say Henman himself, was denied the satisfaction of a further step towards a possible semi-final, last achieved by Roger Taylor when losing to Jan



Henman, left, and Milligan contest the first all-British men's singles match on the Centre Court since 1938. Rain later thwarted Henman. Photograph: Ian Stewart

Photograph: Ian Stewart
Family affair: 5
Simon Barnes: 5
Results: 50

Kodes in 1973. It was a particularly cruel stroke to befall Henman, whose victory over Dunny Sapsford in the previous round was likewise delayed overnight. He leads a seemingly insuperable lead, at 6-1, 6-3, 5-4.

The rain made no difference for a luckless Boris Becker, the No 2 seed. On the first point of a first set tie-break against Neville Godwin, a 21-year-old qualifier from South Africa, Becker awkwardly attempted to return serve and dropped his racket in pain. Attention from a physiotherapist could not relieve what appeared to be a serious wrist injury, and Becker, a Wimbledon veteran and favourite, was disappointedly forced to withdraw.

He had missed the French Open through injury and his departure leaves the bottom quarter of the men's singles wide open, any one of a handful of lesser-known players now having the chance to be an unseeded semi-finalist, as he was when first taking the title, aged 17, in 1985.

The only two remaining

seeded players in the bottom half, Wayne Ferreira, No 11, and Todd Martin, No 13, are the likely obstructions in the way of the 21-year-old Henman emulating Taylor.

The devastation among seeded players, nine having fallen in the first five days, leaves the men's singles short of familiar talent on the one hand, but intriguingly open on the other. By far the toughest path stands between the defending champion Pete Sampras and the final before which he must still, possibly, overcome Michael Stich and Goran Ivanisevic, the respective tenth and fourth seeds.

The semi-final possibilities from the bottom quarter have

us all reaching for the reference books: Joni Stark, the outsider who eliminated Jim Courier, or Paul Haarhuis, of Holland, world ranked No 25, who has never progressed beyond the third round of a grand slam tournament. The two of them stand a set-all. Or MaliVai Washington, of the United States, ranked No 20, a straight sets winner yesterday over Bohdan Ulihrach, of the Czech Republic.

There is also Alexander Radulescu, a Romanian-born German, who has never previously played in a grand slam event but who has clawed his way through two five set matches, or David Wheaton, a 1991 Wimbledon semi-finalist

and Grand Slam Cup winner, who trails two sets to one and Godwin, making his Wimbledon debut, and now quietly astonished to find himself in the fourth round.

"Godwin was asked what he had said to the unfortunate Becker as they left court. 'What do you say to him?' Godwin wondered out loud. 'He has won three times, I'm just starting my career. No, it doesn't feel like a victory, it is a peculiar feeling. Getting to the third round was an accomplishment, getting to the fourth is unbelievable.'

He had not even bothered beforehand to look at the draw beyond Becker. Becker said his disappointment was worse

than missing the Paris Open. 'I was one of the few who had a serious chance of winning' he said. 'I was playing great tennis... an injury never comes at the right time.'

Poor Milligan must have longed for rain, if not a large hole in the ground, during his first set against Henman, who, despite his schoolboy physical demeanor, looked as unshakable as a High Court judge. Although Milligan had excelled in two earlier five set victories, he could never have dreamed he would be appearing on the Centre Court. The reality quickly became a nightmare.

He could hardly get racket to ball as Henman took the

first two games without dropping a point. Despite reaching deuce, Milligan surrendered his next service game too. Double faults were deepening his dismay, but the truth was that Henman was hitting every shot so deep and hard that Milligan was without a raft to cling to.

Indeed the first true winner struck by the underdog came with a forehand drive that clipped the line to hold his service for 1-1 at the start of the second set. A deep forehand and lovely dipping crosscourt pass gave Henman the break for 5-3. His authority was relentless.

When Milligan led 1-0 at the start of the first set, he almost

strutted, chest out in pride, to his chair at the change of ends. He broke service to lead 4-2, could not sustain the improvement, double faulted to become 4-3, double faulted again to go 5-4 down. For him, it was a grey afternoon in every sense.

Becker followed a long list of distinguished casualties including Andre Agassi, Courier, Michael Chang, Yevgeny Kafelnikov and Stefan Edberg. Altogether 14 seeds have been dismissed in the first five days.

Alan Mills, the tournament referee, said: 'Boris will remain here in London until his German doctor arrives,' said Mills.

Becker forced out by injury

BY MICHAEL HENDERSON

BORIS BECKER, the No 2 seed, went out of Wimbledon last night after conceding his match against Neville Godwin, a South African qualifier. Becker, a three-time Wimbledon champion, twisted his wrist as he tried to return Godwin's serve on the first point of the first set tie-break, and withdrew after treatment. 'I was trying to hit a forehand and hit it too late,' Becker said. 'My wrist gave way, I heard something pop, and from then on I couldn't hold the racket.' He will have the wrist X-rayed but fears the worst. 'I have had many injuries and I know when it's something serious, and when something can heal in a few days. I thought I had broken my wrist.'

At first there was confusion in the crowd on No 1 Court, as spectators took time to absorb the seriousness of the injury, having been looking forward to the resolution of a tightly-fought set. After receiving manipulation from the trainer, who also administered a pain-killing spray during the three minutes of injury-time allowed, Becker played two practice shots, walked to the net and shook hands.

The 21-year-old from Johannesburg, ranked No 223 in the world, is now on course for a quarter-final place. Only two seeds remain in his and Tim Henman's half of the draw. 'I guess there may be an unseeded player in the semis. I hope it's me,' he said.

Godwin could not rejoice. 'It doesn't feel like a victory. It's a peculiar feeling. In one sense you're very happy but in another way you haven't accomplished anything. Getting to the third round is an accomplishment but I would like to have done it the right way.'

Becker, who missed the French Open last month through injury, after winning the Australian Open earlier this year, was philosophical about his retirement. 'If there's one tournament I like to win it's Wimbledon. It's the highlight of my season and therefore it's a big disappointment. I've been on the wrong side for the last couple of months but at the end it evens out.'

Germany to get reinforcements

BY RUSSELL KEMPSON

GERMANY have been given permission to draft two players into their injury-ravaged squad before they meet the Czech Republic in the final of Euro 96 at Wembley tomorrow. Although the move appeared to be against the rules of the competition, which state that there can be no additions to squads once the tournament has started, Uefa, European football's governing body, gave the Germans special dispensation yesterday.

It is believed they will try to bring in the forwards Karl-Heinz Riedle and Rudi Voller to cover for the possible absence of Jürgen Klinsmann and Stefan Kuntz. The Czechs were given the same option by Uefa but declined.

Only yesterday, Germany paraded two shirts at a press conference at their team hotel in central London — the newly stitched outfield jerseys of Oliver Kahn, No 12, and Oliver Reck, No 22, their reserve goalkeepers. It was a dramatic illustration of the parlous state of Bert Vogts's squad.

Few had taken Germany's health problems seriously yet, when Wolfgang Niersbach, their chief press officer, held aloft the shirts, the point was immediately taken. Kahn or Reck, or both, could play at Wembley — and not in goal.

'We have had the shirts specially made for them, we are not joking,' Vogts said, with only the barest trace of a smile. 'We are not just saying this, we are serious.'

We have had to make contingency plans for all possibilities.

Only 13 players were able to take part in Germany's brief practice session yesterday, which included Kahn and Reck as well as Stefan Reuter and Andy Möller, who are suspended from the final. Three members of the original 22-strong squad have been sent home, temporarily incapacitated, and six others are nursing knocks of varying degrees.

Vogts said: 'I see Kahn as the creative and mobile type in midfield while Reck could team up with Dieter Ehlis in defence.' None of the German press murmured a hint of dissent. Yet, when Vogts discussed the prospects of René Schneider, the defender yet to feature in the tournament, his views got confusingly lost in translation. 'Training and playing are two entirely different kettle of fish,' he apparently, said.

Shearer's stock rises 5
Final chapter 46
Bobby Robson 47

porarily incapacitated, and six others are nursing knocks of varying degrees.

Hoddle hints at style change to fashion England's future

BY ROS HUGHES, FOOTBALL CORRESPONDENT

THE WHEEL turns with unseemly haste in modern professional football. On Thursday, Farewell Ted: the last conference of Terry Venables after he restored the faith in English football. On Friday, hail the new England coach, Glenn Hoddle. We heard from him that there would be no dramatic departure from the tactics and personnel that had brought England to the semi-final of Euro 96.

What more could Hoddle say than that he begins his term as the ninth post-war manager or coach of England believing that it is a very positive time, that 'the character' of the squad came through after the indifferent beginning to Euro 96 against Switzerland.

There had been no contact between Venables and Hoddle while the tournament aroused England to fever pitch. Hoddle says he understood this, that he hopes to speak to Venables now that the euphoria has passed, that all of his predecessor's attention was rightly concentrated on the event.

'Success does breed success,' Hoddle, 38, said, 'and there are now positive vibes in the country. If we had gone out in the first stage, this might have made my job as an individual easier from a selfish point of view. But for the country, it has to be said well that we have now regained respect abroad. When I played in Monaco, surprisingly we still had that respect; yet with the way that English football was playing, we hardly merit it. I always felt the talent

was there, but we had spent 26 to 28 years standing still, playing 4-4-2. The players were there, only the tactics were outdated.'

Now, as John Gorman, Hoddle's first recruit as his assistant, said: 'Terry Venables has done a magnificent job for the country. Let's not look at the negatives, we have to take it on from here, and although I am a Scot, I never had anything to do with all that bigotry. I've accepted the position as Glenn's assistant because I believe in his single-minded way. He is the man who can build on what has just been achieved, and can carry it forward.'

In what way, no one can yet be precise. Legitimacy, Hoddle points out that Venables had had two-and-a-half years to mould a squad for a tournament at Wembley; England in that time had ventured overseas twice, to draw scoreless against Norway in Oslo and to win in China. Hoddle, by contrast, has nine weeks, but only five days on the training field, to prepare for England's first competitive match abroad since the failure to qualify for the 1994 World Cup. In September, his inauguration, England must play in Moldova and tomorrow's Euro 96 final involving the Czech Republic gives fair warning of how new nationhood can fuel and drive the supposedly smaller former Eastern European countries.

Hoddle says his mind, long ago attuned to overseas footballing rhythms and tactics, has been expanded during Euro 96. He had focused

particularly on Italy, like Moldova one of England's opponents in the 1998 World Cup qualifying group, and despite Italy's early exit regarded them as one of the most exciting teams in Euro 96, one of the best organised.

He also learned from Germany, though once again he acknowledged the point made by the German coach,



Hoddle: single-minded

Berti Vogts, that England had by far a more promising school of young players coming through. 'France have very good youngsters too, and I always felt that they were preparing in this tournament for their real aim, the 1998 World Cup in their country,' Hoddle added.

Qualifying for that is as far as Hoddle's own priorities go. What happened here, he said, bodes well, so long as England can reproduce the new expectations abroad. He said: 'My philosophy is not too different to Terry's. I will tinker with the system, things will be

changed a touch.' Would the new coach also bring new players? 'The door is certainly open, and those players who were in the squad will have to earn the right to stay in it,' Hoddle said.

He would not be drawn on newcomers. He could not say even if he would have his full scouting team and back-up coaching staff in place by September, but his first task will be to travel around the country, effectively to knock on the doors of clubs and to ask if he can drop in to club pre-season training to talk to individuals who he envisages will form his first squad.

One clue about the future is that the style is likely to be 3-5-2, like the Germans and with the search for a player like Matthias Sammer, a libero who can fashion counter-attacks from the very heart of defence. 'Garth Southgate is a real bonus,' Gorman said, 'and there might be another Southgate lurking in the squad. We think we've seen somebody, he's young, and we are keen to try him out.' That individual? No names, the Hoddle era is starting as clandestinely as the Venables one finished.

It could be Gary Neville, it could be Sol Campbell and it could be Darren Anderson. But that is name dropping without substance from the coach himself. And to the doubt that so many still have about Hoddle's lack of age and experience, one might recall William Pitt, Britain's prime minister at 24, saying that inexperience was a fault he was correcting every day.

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MCO AND VA

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OPINION

Britten's great pledge to be useful to his community should be taken by all artists



INTERVIEW

Daniel J. Travanti on the long and winding road from *Hill Street Blues* to *Henry James*

THE TIMES
ARTS



BASE NOTES

After Take That, take this: Gary Barlow launches his solo career with a new single



BASE NOTES

Dance by the dinosaurs: a new ballet will be set in the Natural History Museum

Every June I make the pilgrimage to Aldeburgh. I knew the place before I ever set foot there. I knew the sound of the sea gnawing at shingle from Peter Grimes, and the creepy melancholy of the reed marshes at dusk from *Curlew River*. From Albert Herring I knew (or thought I knew) the snobby pretensions of the gentry-and-golf-club crowd; and from *Noyes Fludde* I caught a glimpse of a more ancient and worthy Suffolk trait: the sturdy stoicism of those who deal daily with the sea and its perils.

In other words, I knew Aldeburgh because I knew Benjamin Britten's music. Often, when you encounter the mundane reality of somewhere you previously knew only through its image in art, the disappointment is intense. The "blue" Danube, for instance: it was a grey sewer for Europe's industry even in Strauss's day.

Or the disappointment is in reverse: artists fail by attempting to depict a natural wonder that they don't have the technique to

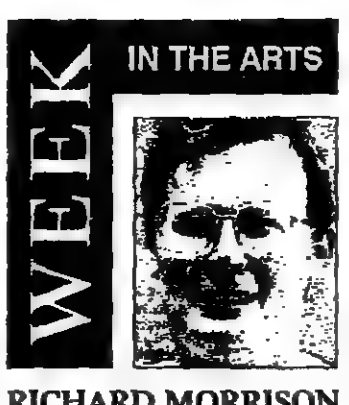
What's the use of all this culture?

evolve. Nobody who has taken the bracing open-boat journey from Iona to the towering blackness of Fingal's Cave can hear Mendelssohn's soppy *Hebrides* overture without lamenting its stolid tunefulness.

But Britten and Aldeburgh? They are the perfect fit, though it took a self-imposed exile in America for the Suffolk-born Britten to understand this. "I suddenly realised where I belonged and what I lacked," he recalled in his great speech, *On Receiving the First Aspen Award*. "I had become without roots." And in the same speech he articulated the artistic creed that he adopted for the rest of his life: "to be useful and to the living." I don't believe that Britten wrote a single note without considering who was to perform it, who would be listening, and where the performance would be. No matter

how international his subsequent renown, he remained a "local composer" in the best sense. Putting down roots: being useful. The two ideals seem so obvious, don't they? So it is startling to discover how alien they are to much 20th-century art. True, the rootlessness was often not the fault of the writers and composers: many had fled from dictators in their homelands.

But their intellectual remoteness from their potential audiences, their blasé attitude of "who cares if you listen?" (to quote the title of one avant-garde composer's notorious magazine article), was something that many actively cultivated. So when Britten said that he wanted to be "useful and to the living" — and said it in 1964, when Boulez, Stockhausen and their esoteric electronic gang were at their most influential — he was actually being



RICHARD MORRISON

rather brave and controversial. Of course, he was also following in an honourable British tradition. There are many bad things about our suspicion of "high art", but one good thing is that British artists in

the past were never granted the luxury of an ivory tower into which to retreat, even if they had wanted one. To survive in this sceptical old nation they had to produce works with strong local appeal and usefulness. Indeed, there was barely a great British writer, painter or composer in the two centuries prior to 1945 who was not associated with a specific locality. Think of Hardy, Dickens, Constable, Elgar, Vaughan Williams, Spencer...

But recently our culture has become dysfunctional. Complacent or supercilious professionals at the top have lost touch with the broad public. That is as true in politics, sport and religion as it is in serious music, literature, sculpture and architecture. Oh boy, especially in architecture.

The result? A nation in splinters. No shared heritage. Little desire

by those with talent and power to use their gifts wisely for the general good. Little incentive for those at the bottom to join the culture club. National dreams turning sour. And kidology of the most pathetic kind coming from politicians and even journalists — as was graphically demonstrated the other day. If you believed some newspapers, the nation was united this week by a euphoria created by shared love of a noble sport. But hit us with a missed penalty goal — and Trafalgar Square is trashed. Euphoria and unity are not so easily won, it seems.

with him. But I am not a pessimist. In a much younger generation of composers, writers and artists, I can see a new missionary fervour: an urgent desire to reach people whose lives are at present hardly touched by art.

I can even discern, through the foggy bureaucrat-speak of recent Heritage Department and Arts Council pronouncements, a dawning realisation that the grass roots of culture need urgent attention if the whole garden is not to turn barren. Or perhaps they have simply run out of fashionable metropolitan projects on which to lavish the lottery millions.

But the beauty of Britten's Aspen speech was its simplicity and its personal commitment: one creative genius willing to serve his community. His words should be emblazoned across every Arts Council memo, every stage door to every theatre and opera house, every classroom of every art and music college. For without that pledge, art is just another way of saying "look how clever I am".

No longer desperate Dan

Actor Daniel J. Travanti tells Carol Allen about burning out and coming back

To describe Daniel J. Travanti as voluble and articulate is to underestimate the case. The only difficulty about interviewing the American actor is that you never get to finish a question before he is launched again into another series of observations, reminiscences or anecdotes, changing his voice to suit the characters in his tale and using his hands to emphasise his words. And yet he describes himself as "really anti-social. I'm nice to people but I don't like my species very often." And he rarely eats in restaurants, as there are so few which cater to his diet: no salt, no sugar and no fat.

At a recent reception in Leatherhead on the pre-London tour of *The Aspern Papers*, in which he plays the role of the late Michael Redgrave created for himself, Travanti startled the theatre's supporters by eschewing the buffet proper and happily munching on the cucumber and tomato roses decorating the spread. And like an increasing number of people these days, he cannot stand smoking.

All of which could indicate an excess of California-style faddiness. He lived in Los Angeles for 29 years until a year ago, when he returned to his native Midwest to be near his family. But the reason for his lifestyle goes back 23 years to when, as a young actor struggling for recognition, he almost drank himself to death. "I crashed. I burnt and I came back," he says. "I was scared, an egomaniac with an



The roar of the greasepaint: Daniel J. Travanti left *Hill Street Blues* and other television roles for a crack at the theatre

inferiority complex. I looked and sounded confident but I was miserable. Because I wasn't near my family, they didn't know about the drinking and my secret demons. That's what you do when you're that sick, you hide it from everybody. I had no close friends, nobody intimate, no man, no woman. It's lonely, scary and you either pull through or you don't."

Travanti did pull through what he describes as "the final conflagration" and launched himself into a new life that eschewed all the addictions most of us are prone to. So when the big break finally came in the form of the hit television series *Hill Street Blues* in 1981, he was ready.

"I was 40 when that happened. If it had happened in my twenties and thirties, when I really craved it, I would probably not have survived. I could only have happened at that point, when I had been

through that nonsense and was mature and stable enough."

During the seven years of the series' life, Travanti was inundated with offers of other television work, most of which he turned down, holding out for the quality award-winners, including Jack Gold's film about broadcaster Ed Murrow, which he made in England. But when the calibre of television offers declined and the feature-film roles he has always hoped for failed to materialise, Travanti put out the word that he would like to do some more theatre.

The play worked and in the past few years he has tackled such meaty and varied parts as the repressed middle-aged son in *I Never Sang for My Father*; a 16-week run as Valmont in *Les Liaisons Dangereuses*, back in London again; *Cornelius Melody* in Eugene O'Neill's *A Touch of the Poet*; and now Henry

Jarvis in Henry James's *The Aspern Papers*.

"A good play must have suspense, humour, pathos, genuine sentiment and lovely language, and this play has all those things," he says. "With James, it's all psychological and emotional action and you have to listen. But if you do, you'll be rewarded."

Now 56, Travanti's spare figure shows no sign of middle-age spread, while his large glasses, receding grey hair and period-style moustache give him the academic appearance of the obsessive scholar Henry Jarvis, who feigns a love he does not feel in his ruthless determination to get his hands on the Aspern papers of the title.

"But he's not so ruthless, that's part of his problem," Travanti says. "And he underestimates the woman he thinks he's deceiving. He's egomaniac, completely possessed by this quest, and he thinks he's willing to go to any lengths, but he's not."

Rehearsing the play has not been an easy experience. Earlier this year the production was touring the country with David Soul playing the role. When Soul proved unavailable for the West End run, producer Bill Kenwright needed another American star name — and urgently. Travanti received the offer on a Tuesday, sent out to a local library for a copy of the play, accepted on Wednesday, arrived on Sunday and went into rehearsal the following day, barely two weeks before the play opened at Leatherhead.

"It was way too short. The rest of the cast understood perfectly, of course, and supported me in every way but I was still in my own hell. I shudder now, when I look back. I felt so pressured, so frightened. You do rally all of your senses when you have to, but I'm never going to go through that again. But it was my mistake. I did it, we got through it. And now that we have it pretty well under control, it doesn't feel that daunting any more."

• The Aspern Papers opens at Wyndham's Theatre on Monday

THE SUNDAY TIMES

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THEATRE

Season of discontent: a bold Richard III lifts the RSC's last summer at the Barbican



MUSICALS

Sondheim's adult fairy-tale, *Into the Woods*, is modestly staged at the Royal Academy of Music

THE TIMES ARTS



POP

Still in a permanent state of revolution. The Fall storm the barricades at the Astoria



ON MONDAY

Veterans day out for Dylan and Daltrey: David Sinclair reports on the Hyde Park concert

THEATRE: Chillingly prophetic O'Casey; David Troughton gives Richard a damned good mugging

Church in a hell of a state

Cock-a-Doodle Dandy
Tron, Glasgow

WRITTEN in 1949 and first produced at the People's Theatre, Newcastle, O'Casey's play came to London ten years later but was not seen in Ireland until 1975. Ostensibly, the play's jibes at the Catholic Church were what kept it away, and at a time when the priesthood still held the whip hand O'Casey's mockery of superstitious and puritanical panic would have provoked roars of outrage. But his play is also an angry criticism of the smug little island De Valera presided over. Preserved in holy aspic from the horrors of the Second World War, the prime concern (so O'Casey implies) had become not just being safe, but putting money in the safe.

Hypocrisy and greed are two of his targets, and in Michael Marthram, the wealthy hog-owner, and Sallor Mahan, owner of the lorry that carries the valuable turf away, O'Casey creates a partnership along the lines of Joxer and the Paycock, arguing over the significance of heaven knows what. The pair are absurd, rotten and, especially Michael, utterly cowed by the local priest. Paul Riley looks ten years too young to be the father of an 18-year-old girl, but Callum Cuthbertson gives a roundly comical performance as Mahan, whose final treachery comes as a greater shock.

What these two share with all but one of the men in their remote village is a scorching fear of women and of any honest declaration of sexual feelings. Michael's daughter has returned from London with a new-found love of clothes and dancing, and her "pagan poison," as Father Domineer puts it, finds expression in the figure of a supernatural cockerel who rages through Michael's house, casts spells on the whiskey and, while terrifying the men, liberates the women.

Andy Arnold's production, for the Arches Theatre Company, shows us such exciting glimpses of an unruly bird inside Michael's house that we are seriously disappointed when it emerges, in the arms of the one village man who honours it, as a glove puppet looking like a large black egg cosy. Fortunately, Arnold relents and a high-stepping, proud-chested vision does make a belated appearance.

To create the rest of the trickery, the stage is regularly plunged into darkness or bathed in a red light, as though volcanoes were bursting through the peat. Even though O'Casey specifies some of this, and a metaphorical eruption of Vesuvius splendour is rocking the village, the handling of these shifts is sometimes clumsy. But a few shortcomings do not dampen the exuberance or the careering language that can describe a bewitched bottle as "forced into a misunderstanding of itself." There is also O'Casey's harsh denunciation of a way of thought that demonises physical joy. For the sinister and murderous Domineer, Grant Smeaton finds a chillingly confident rager and the creepy, child-abuser's smile. Prophetic.

JEREMY KINGSTON



"A blend of Mr Punch, Jarry's Pere Ubu and an alternative comedian born before his time": Richard III (David Troughton) with Elizabeth (Cherry Mason)

Think of evil, and doublet

When the RSC brought its *Richard III* to London in April, I found myself half-facetiously saying that we might not wholly regret its absence from the Barbican next spring and summer. Plymouth, or wherever it plans to sun itself in future, was welcome to a production that had a nice central pairing in Josie Lawrence and Michael Siberry, but contrived simultaneously to be overblown and witty "correct". Subsequently, the company's *Julius Caesar* and *Romeo and Juliet* left my *Times* colleagues as unexcited as they did me in Stratford last year. I mean, there must be something less than exceptional about revivals in which the standouts are Cassius and Friar Lawrence, especially as each role is played by the same actor, Julian Glover.

Striking things are admittedly to be found in the Pit, but this is not a champagne summer on the big Barbican stage. There is, however, one reason

for seeing the odd, operatic and dauntingly long production of *Richard III* that completes the season. His vast slab-face scowling or madly mugging, his huge white eyes bulging and spinning, his consonants banging out in a saccato that has you diving for cover, David Troughton's Crookback is a monster to relish.

Crookback, do I say? Troughton's hump is the size of a sofa, which is quite a feat, since he himself is built like a padded armchair. And lest we miss him in the throng, he is dressed in a sort of Elizabethan bomber-jacket, coral in colour, with shorts and stock-

Richard III
Barbican

ings to match, the whole topped off with a jesuit's cap and bells. The impression he leaves is of a blend of Mr Punch, Jarry's Pere Ubu and an alternative comedian born before his time. It is not as misconceived as you might think, for the Richard that Shakespeare created for the Tudor propaganda machine is more an ebulliently evil cartoon than a person.

He is also very much the play-actor. Troughton and his director, Steven Pimlott, sig-

nal this at the beginning, by making the "winter of discontent" monologue partly a slice of psychotic reverie but also a piece of Yorkist boastfulness directed at happily dancing courtiers. This Richard has a face and a performance for every occasion: wooer with hand on heart, penitent monk, friendly practical joker. When he talks of seeming a saint and being a devil, his face twists from plaster figure to stone gargoyles. When he sends the little princes to the Tower he might be John Cleese, ushering royalty into Fawcett Towers with an ingratiating smirk.

Obviously, this interpretation brings its problems. How

can Paul Benoit's tough, sane Hastings see this grotesque chameleon as the epitome of human candour? Moreover, Troughton is not too convincing when he seeks to suggest that there is a damaged, insecure infant inside the malignant posturing. But when he crushes the Bishop of Ely's gift of strawberries with a manic snarl, or sinks his dagger through Hastings's severed head and tosses it to the Mayor of London, he is terrific.

Elsewhere, Pimlott's production veers disconcertingly from relative realism to gaudy melodrama, and from ancient to modern. Mauve-white ghosts gather on the yellow-green rubble of Tobias Hohenstein's set. A tiny chorus of citizens wanders in from 1930s Wigan. Meanwhile, John Nettles' Buckingham exudes a plausibly icy arrogance. Crazy plague, 15th-century England; but then this king is a massively crazy guy.

BENEDICT NIGHTINGALE

The magic forest

MUSICAL

Into the Woods
RAM

THERE were five Sondheim shows running in London this week — *Company*, *Passion*, *Night Music* and what is known affectionately in the trade as *Twelve Sod*, now joined by his darksome intertwining of standard fairy-tales at the Royal Academy of Music, demonstrating at least one thing: he certainly does not repeat himself.

Into the Woods was a canny choice for the first public show by the new music theatre course of the Royal Schools' vocal faculty. It is an intricate and demanding piece and has been very well prepared musically: the conductor Martin Lowe keeps it all rolling merrily along until half the cast gets rubbed out by the vengeful (female) Giant in the second act. Lowe should encourage his band to play less loudly, though: given the director Matthew White's penchant for placing singers needlessly far upstage, there were problems of balance. If you cannot hear the words in Sondheim, you are in deep, deep trouble.

There is much promising talent on show. Little Red Riding Hood is a gift of a role, which Lesley McLymont setted gracefully in a deliciously pert and beady impersonation — it is not necessarily the nicest characters who survive. Susan Dumbreck's Witch noticeably improved once she had shed her overelaborate half-mask, and Graham Bruce, a charmingly naive Jack, plainly has a future. Chris Vincent's north-country Baker, Gillian Kirkpatrick as his wife, Steve Bradford as the Narrator whose elimination so unsettles the action — all were fine, and will soon learn to address the audience rather than each other. Promising talent yes, but not, if truth be told, consistently well guided.

Fall shows alternate between inspired brutality and lumpy grinding. But on good form, as they are here, their punishingly visceral sound evokes everything from ancient rockabilly to the seismic shuddering of hardcore techno. Rumbling drums and booming bass carve rudimentary tunes, overlaid with the tubercular yelping of band leader and founder Mark E. Smith. A self-schooled working class intellectual with a novelist's eye for social commentary, Smith spews literate but often impenetrable polemic in his own unique patois, a bizarre mesh of paranoid psychobabble and

RODNEY MILNES

POP

Still the only one in step

The Fall
Astoria, WI

Victorian sermonising. There are traces of William Burroughs here, but a hefty dollop of William Blake too.

However, it is Smith's attitude rather than his lyrics which explains his enduring appeal. Lethally sarcastic and corrosively scathing, he remains the last great pugilist of British rock, a curmudgeonly gargoyles among preening pantomime rebels. Even his

stage relationship with the band resembles that of a disgruntled factory foreman surveying a sloppy batch of shiftworkers. Which, given his penchant for firing personnel, he effectively is.

Thankfully, though, the band's solid rhythmic engine of veteran drummer Karl Burns and longtime bassist Stephen Hanley remains in place. It also benefits from the recent return to guitar duties of Smith's chirpy Californian former wife Brix, an unlikely but perfect foil to the singer's scowling belligerence.

But ultimately it is this very belligerence which keeps the group vital. That's why, even after an hour-long set containing virtually no old favourites, they are loudly summoned back for a staggering four rounds of encores. Because the Fall mine a deep seam in the British psyche which no other band seem able to reach. After 20 years, they mean it, man.

STEPHEN DALTON

GREAT BRITISH HOPES

Rising stars in the arts firmament

KEVIN MCKIDD

Profession: Actor

Age: 22

Looks familiar? Fans of Scotland's raw new movies will know McKidd from *Small Faces*. He played the satanic Malky, the psychopath with the golden curls. He also starred in *Trainspotting* as Tommy, the innocent guy who goes to the dogs on heroin.

Sticky ends: He goes up in smoke in *Small Faces*. In *Trainspotting*, Tommy dies in his own vomit.

Oops: McKidd was missing from *Trainspotting's* cult posters. He booked his holiday on the week of the photo shoot. "Ah well," he says with a grin, "I got a good tan."

Where can you see him? This time with a posh English accent, McKidd is making his RSC debut as Richard III from the throne. "The obvious way to play Richard," says McKidd, "is like an avenging angel, but there are wee hints that he is scared witless, 18 or 19 years old and suddenly asked to save England. He is heroic but I'm trying to make him human."

What inspired him to act? McKidd grew up in Elgin in the far north. The son of a water inspector and a secretary for a lemonade company, he had no theatrical kin. However, he acquired a taste for acting while understudying for the Artful Dodger, aged eight. He spent several years hoping Spielberg was going to knock on the door looking for an Elliott in *ET II*. "I was very fat as a child," he says, "but on stage that didn't matter, which gave me confidence."

Undesirable moments: Pressed for time shooting *Trainspotting*, McKidd and his on-screen girlfriend had only one take to fornicate for the camera as the electricians threatened to switch the lights off for the night. Director Danny Boyle, out of shot, whispered instructions about more grunting. "This was something of a rush job," says McKidd wryly, "sort of funny and atrocious at the same time."

On himself: "I never really plan my life but everything seems to fall into place, luckily. When I act, I am very focused, then offstage I become this bumbling fool."

KATE BASSETT

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Last legacy of the Raj

India's civil service still runs the show, says Sue Cameron

Top civil servants are now predicting that the Government will fall early in 1997. Some even believe the collapse could come before Christmas.

As one permanent secretary put it: "The general view among my colleagues is that it will take two or three months for the Government to settle down, two or three months for the splits to become really apparent and two or three months for it to fall." Meanwhile, the permanent secretaries are bracing themselves for what promises to be a particularly bumpy countdown to the general election.

As they prepare to preserve the slowly burgeoning economy from predatory politicians, they believe it is their task to keep the nation's fragile yet tenacious democracy on an even keel. Not in Britain but in India.

For these are not Whitehall mandarins, but the Sri Humphries — India's most powerful civil servants. Imbued with the same traditions of integrity, impartiality and intellectual excellence as their Whitehall counterparts, they are at least as influential, and probably more so.

It was they who kept a firm hand on the governmental tiller during the BJP's brief period of power last month. When BJP leaders proposed delaying elections in Jammu Kashmir, the permanent secretaries persuaded them that they should do no such thing. They even made the BJP Cabinet meet in the parliamentary lunchbreak on the very day of the no confidence motion that presaged its demise.

The persuasive powers wielded by India's top civil servants might be envied by some in Whitehall. The Indian general election, the uncertainties surrounding the short-lived BJP Administration, and the emergence of a regional/ left-wing coalition Government comprising no fewer than 13 political parties, have served to increase the sway of top civil servants.

In India they are known simply as the secretaries of their departments, which means the home secretary or the defence secretary are civil servants. India's top officials tend to display the same courteous contempt for their political masters — at least for some — as do their opposite numbers in Whitehall. As one former secretary noted: "In India, ministers are often more interested in politics than in policy-making, so sometimes they are content to leave that to the civil servants."

The secretaries of the most important departments — the economic ministries plus defence, home and foreign Affairs — meet just before the Cabinet does to discuss the agenda that will go before their political masters.

One secretary said that even in normal times, India's civil service was "brilliant" at analysing problems but less good at finding solutions. Right now it will be concentrating on keeping the ship of state steady rather than moving forward. One top official said: "We'll be able to stop politicians doing things but it is much less likely we'll be able to persuade them to act."

In the past five years the economic liberalisation programme has transformed the country, which has a tradition

of centralised state planning. All the major parties are now committed to it. Fears that religious fundamentalists and the strongly Hindu BJP Government might retreat from it have proved unfounded.

But the next steps to liberalisation must involve a degree of rationalisation in the public sector. India has no social security system and it would be unthinkable for any politician to contemplate job cuts in the run-up to an election. The secretaries agree that further moves will have to await the arrival of a new Government with a working majority and a full term ahead of it.

If liberalisation is one of the leitmotifs of Indian public life, the other is corruption. The going rate for buying an MP's vote at the time of the election was reputed to be between £200,000 and £400,000. As with everything in India, it is the scale that is breathtaking. But there is a reaction against wide-spread corruption. And today the British High Commission in India is doing such brisk business in copies of the Nolan report into British public life that it is having to send back to London for extra supplies.

India's top civil servants sometimes try to curb the worst excesses of their political masters. The system for internal whistle-blowing is the same as in Whitehall — the secretaries can take complaints about impropriety to the Cabinet Secretary and then to the Prime Minister. One secretary commented dryly that the whole thing did rather hinge on the moral tone of the Prime Minister.

Indian civil servants cannot be sacked or demoted by politicians, though they can be sidelined into unexciting jobs. They are not highly paid, although top officials enjoy prestige in Indian society and they also enjoy good living standards, with housing at peppercorn rents, chauffeur-driven cars and opportunities for foreign travel. Yet economic growth means their financial rewards compare ever less favourably with those in the private sector. And it is with a sense of déjà vu that you hear tales of creeping politicisation which began under a powerful female Prime Minister.

Hardly anyone believes that India's most senior officials are corrupt. Yet the secretaries themselves talk of civil servants being uncorrupted "by and large" or "60 per cent uncorrupted". And in a comment on corruption that could have come straight out of a Yes, Minister script, one of them remarked: "I don't think ministers could do it all on their own, you know."

One secretary said it was for the public and the press to expose ministerial corruption, not senior civil servants. Asked if he would aid the process by leaking details of ministers' dark dealings to the media, he looked shocked. "Certainly not," he said. "That would be unprofessional."

Yet in times of political turbulence it is the professionalism of India's most senior civil servants — who are seen as bulwarks of stability and as guarantors that moves to liberalise the economy will not be thrown into reverse — that brings reassurance.

Ralph Harris celebrates Samuel Smiles, whose classic *Self-Help* has been neglected to our cost

How Victorians helped themselves

When Emperor Meiji opened Japanese minds to the outside world in the mid-19th century, *Self-Help* was one of the first European texts chosen for translation in 1870. According to the *Encyclopaedia Britannica*, "it became a kind of Bible for ambitious young Japanese eager to emulate Western examples of success". So perhaps the most enduring monument to Samuel Smiles — neglected, like his fellow Scot Adam Smith, in the land of their birth — has been the formidable economic vigour and social stability of the Pacific Rim, unimpaired to this day by collectivised social welfare.

If only the early Fabians had heeded Smiles rather than Marx! In retrospect, a reading of *Self-Help* suggests that the worst error of old Labour, adopted opportunistically by Lloyd George's Liberals in 1906 and reluctantly by Butskellite Conservatives after 1945, has been to corrupt mass democracy by preaching false hopes of what government and party politics can do, without thought for

self-help. Not only were unpriced expectations bound to escalate and eventually prove untenable; they inevitably weakened the burgeoning working-class tradition of self-reliance and mutual aid pioneered by Friendly Societies and the spontaneously evolving benevolent activities of the "new model" craft unions.

What incalculable economic costs, political disillusion and social demoralisation might have been avoided if the Chartists and the union leaders — with whom Smiles as editor of the radical *Leeds Times* in the 1840s at first sympathised — had only heeded his guidance.

"The highest patriotism and philanthropy consists, not so much in altering laws and modifying institutions, as in helping and stimulating men to elevate and improve themselves by their own free and independent individual action."

Well-heeled Fabians were bound to scorn a book entitled *Self-Help* as the vulgar commendations of selfishness and worldly success. But that simply

proved that they had not read it. So far from a shallow exposition of "economic man", *Self-Help* is an uplifting study of individual morality brought to life by personal examples.

Drawing on jottings culled from wide reading, foreign travel and varied experience as a doctor, newspaper editor and railway executive, Smiles offers new insights about such familiar heroes as Arkwright, Crompton, Hunter, Reynolds, Scott, Stephenson, Watt, Wedgwood, Wellington. From these lives and those of the less famous inventors, surgeons, scientists, scholars, linguists, lawyers, musicians, artists and philanthropists, he draws the lesson that disciplined diligence can suffice to make good the want of genius, no less than material means, in conquering every "vocation".

But can a book written in 1859 and selling nearly 250,000 copies by 1900 offer lessons for us today? Smiles had no doubts about the timeless moral basis of his primer. In the first paragraph he claims:

The spirit of self-help is the root of all genuine growth in the individual; and exhibited in the lives of many, it constitutes the true source of national vigour and strength. Whatever is done for men and classes to a certain extent takes away the stimulus and necessity of doing for themselves...

To dismiss such trenchant analysis as mere "Victorian values" ignores how the multiplication of social benefits has mocked good intentions to spread the chronic malaise of dependency that stunts the lives of growing numbers of able-bodied young people and the offspring of single-parent families. If "New" Labour can discard other socialist illusions — about central planning, trade union power, state industries and even progressive education — why does not Mr Blair frankly acknowledge the malignancy of universal state welfare in elbowing-out self-support and mutual aid which once underpinned working-class culture? It was after all the ethos of which I and millions more are the fortunate

beneficiaries — including perhaps a majority of other life peers on the Labour and Independent, if not the Conservative and Liberal Democrat benches in the House of Lords.

Smiles employs dozens of synonyms for perseverance: unflinching persistence, strenuous energy, unflinching diligence, indefatigable zest, ardent exertions, invincible determination, ceaseless resolution... all deployed in overcoming every imaginable deprivation of birth, upbringing, education, inadequate resources or, equally debilitating for many, too comfortable an inheritance. He quotes a bishop of the old school who said: "It is better to wear out than rust out." Alas, his modern counterpart is more likely to join John Prescott in calling on the Government — or Brussels — to enforce a 35-hour week.

Lord Harris of High Cross has written a foreword to the new edition of *Self-Help*, published on Monday by the IEA (£14).

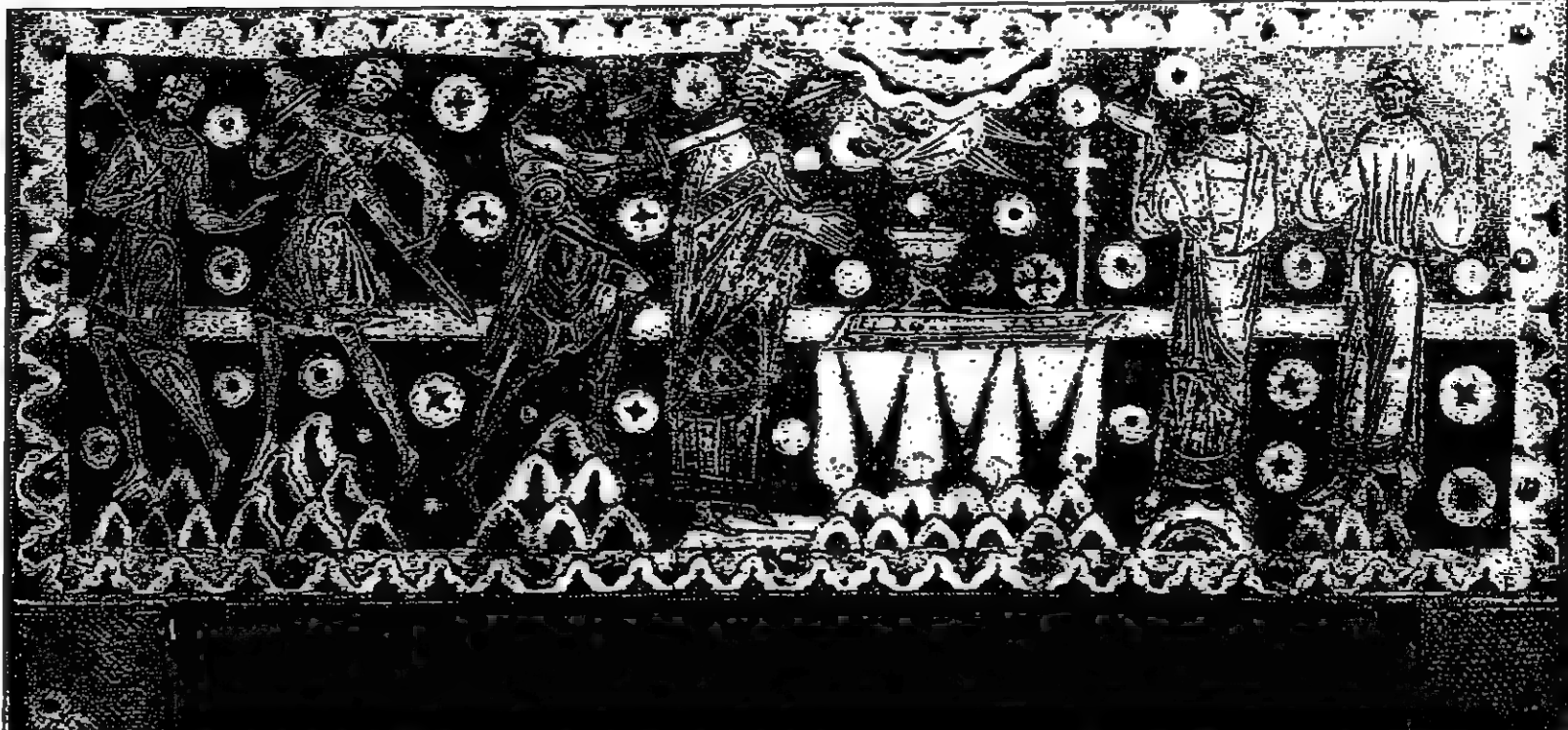
Great art knows no borders

I'd love the V & A to buy Becket's casket — but only at the right price

After a week of yob chauvinism we now have to face the fact that the casket of the Norman king Henry II is not on a level with the obscene xenophobia of last week's tabloids. But chauvinism — the patriotism of the insecure — is no less absurd for going under the rubric of culture. I refer to the affair of the Thomas à Becket casket. This fine work is to go on sale at Sotheby's next week, whereupon in the words of the headlines it "could be lost to the nation forever". This is said to be a humiliation to British pride. The Victoria and Albert Museum is hoping to lead our boys out next Thursday in a penalty shoot-out against dastardly foreigners out to grab our patrimony.

The story begins with Thomas, French-speaking son of a Norman businessman who befriends the King of most of France and England, Henry II. Henry is eager to re-establish royal power over the church in his British domain and makes Becket his Chancellor, then his Archbishop of Canterbury. They fall out when Becket goes native to his new vocation and refuses to yield church property or privileges to the king. (It is hard not to sympathise with Henry in much of this dispute.)

Fearing for his life, Becket flees to France and stays there six years. In 1170, with Henry also in France, Becket sails back to Canterbury to reassert his authority. He is particularly angry that Henry has proclaimed his son heir to the throne, a selection Becket says is his right. Henry is equally angry at Becket's return and, so it is believed, sends four of his knights to arrest him. The knights cross the Channel to England and, in a scuffle at Canterbury Cathedral, knock the top off Thomas's head, spilling out his brains. Whether or not this was an accident is still moot. Henry brilliantly exploits the murder. Becket is canonised within three years, abbeys are founded across the



Murder in the cathedral: Becket is mortally wounded by Henry II's knights. The drama is captured in this fine relief on the Limoges reliquary

land and Henry's remorse becomes as famous as Becket's death (re-enacted by Peter O'Toole, with Richard Burton as Becket).

Throughout Norman Europe in those days, a new saint meant a new market in relics. The industry promptly set to work. Hardly a nave in England did not have a Becket wallpainting — as dozens still do. Manuscripts were illuminated. Medallions were struck. Pilgrims trudged, sang and prayed their way along the North Downs to the shrine at Canterbury. Chaucer celebrated their course. The Limoges enamel factory in Henry's Aquitaine produced souvenirs by the thousand. Of numerous reliquary caskets portraying Thomas's martyrdom and said to contain fragments of his body, at least 40 still exist. The likelihood that this particular one ever contained bits of Becket must be slight. Only the most warped necromancer could regard such a possibility as of national importance.

The Sotheby's casket found its way from France to Peterborough and into the hands of the 18th-century Huntingdon collector, Sir John Cotton. From there it wandered its way through the drawing rooms and galleries of Europe, to Duguesne in Paris and then to the German Koller-Truniger collection. It was acquired

from Germany as an investment by British Rail pensioners in 1979. Possible bidders next week include a Canadian collector and the Getty Museum in California, unless the Victoria and Albert Museum can negotiate a private deal before Wednesday.

The casket is a marvellously preserved work of 12th-century craftsmanship. Though not unique, it is certainly rare and would adorn any mantlepiece or museum shelf. The animated figures of Becket and of Henry are picked out in gilt copper, against a blue enamel background. On the lid the saint's body is being mourned and prepared for Heaven. A French artist has vividly recreated one of the most celebrated incidents of Norman history. But then so have many English artists, in manuscript and mural. I recommend the superb painting of the murder, painted soon after the event, in Brookland church on Romney Marsh.

No purpose is served by portraying the casket as some sort of national talisman, a spiritual ark of Britain's post-Maastricht independence. The Becket casket is not British. The French made it. The art is French, as is the workmanship. The scene depicted is of men whose culture was Norman, acting out a political crisis in a state the bulk of

which was on French soil. This work is a product of Europe's collective history, created at a time when Norman armies and Roman monasteries bestraddled the Continent. At the same time as a French king ruled England and an English pope, Nicholas Breakspear, sat on St Peter's throne in Rome. International pilgrims flocked to shrines without regard for boundaries. Cities, not states, dominated European trade alliances.

Canon Jack Higham of Peterborough is reported as saying that the casket "is part of our heritage" and it was unthinkable for "something so rooted in our history to leave."

But a Limoges box is not a national treasure. It is not the Crown Jewels. It is not the Stone of Scone or the Armada portrait or even Churchill's Panama.

If the nation's sense of identity must be enshrined in sacred relics, which is debatable, this is the most hyperbolic idolatry. Next thing we shall

all be worshipping old bones on Salisbury Plain.

In 1970 a row erupted over the sale at Christie's of a Velasquez portrait of a slave boy. The picture came from Lord Radnor's sitting room and, after much argument, ended in the Metropolitan Museum in New York. The sale was regarded by some as a loss of Britain's heritage. The argument was baffling. A Spanish painting that had been hanging privately on a wall in the English countryside is now being enjoyed by millions in New York, including thousands of British tourists who could never have enjoyed it back home. There has been no "loss to Britain".

Most paintings and other movable artefacts are not inherited relics of the nation state — though I accept that a few are. We rarely see our history reflected in them. Their presence on British soil is not some crude plus-for-Britain. Nor are they heritage infrastructure, as we might regard a church, a royal portrait or perhaps the fittings of a great house. The international trade in such works is the way new countries build up their own galleries, and come to appreciate the glory of European civilisation. One of the bounties of American collecting over the past 50 years has been to bring to public view hundreds of paintings

long hidden in private European collections.

The Becket casket was created for sale or for a patron and has been enjoyed by owners in Britain, France and Germany for eight centuries. Its arrival in Britain in 1979 to enrich railway pensioners did not induce a surge of national pride, any more than its departure in 1929 had been a cause for shame. The casket has been quietly on loan to the British Museum for the past 15 years without attracting patriotic hordes. Were it to go on display at the Getty Museum I would feel no humiliation. (The British Museum did try to buy the casket but could not match what the pension fund regarded as the open market price.)

I would love this beautiful object to be in the V&A. Helping to buy it is a legitimate use of public funds set aside for such a purpose. But keep nationalism out of it. No sensible British interest is involved in keeping a casket within this island fortress, a fortress stuffed with the "national treasures" of other countries. Chauvinism is a potent enough emotion without having phoney icons created in its name. The Becket casket is a minor masterpiece of a cosmopolitan art. If the price is fair, let it be in my back yard. If not, good luck to whoever lands it, wherever they live.

Simon Jenkins

Baron Boyar

RUSSIA'S new money has finally found its way to the bleak reaches of Scotland, where an intimate of Russian President Boris Yeltsin has bought up the medieval Skelbo Castle and baronial rights from the Colditz survivor Michael Alexander. Until now, little has been known about the buyer, who acquired the property and titles two months ago. Alexander, as much as anyone, was kept in the dark about

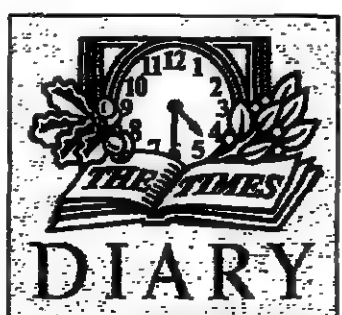
the new owner. It is now obvious why.

Mikhail Debouar, the new Baron of Skelbo Castle, is a wealthy businessman in Russia. He has kept quiet about his acquisition so as not to embarrass Boris Yeltsin during the ongoing Russian elections. Yeltsin's opponents would have had too much fun if they found out that one of the President's biggest supporters was buying Scottish land and titles.

Debouar, whose purchase was sponsored by the Labour life peer Lord Whaddon, will now be able to wear several sorts of baronial robe, the baronial chapeau and carry the baronial wand. His people were tighish in their efforts to protect news of all this from seeping out.

Alexander, although interested in the political dimensions, is more concerned with the well-being of his family's inheritance. "I sold it on the understanding that restoration would occur. All I hope is that we can soon get on with it."

Ever the gracious hosts, the French have put President Clinton's down-home eating habits before their own considerable pride at the G7 summit in Lyons.



Realising that the heavenly preparations of teams of Michelin-starred chefs would be wasted on an Arkansas palate, the staff at Clinton's hotel, the Sofitel, have been ordered to dress up in cowboy and Indian outfits to serve up hamburgers and troughloads of tongue-scorching chilli whenever the first stomach grumbles.

Foot note

SPEAKING at the Imperial War Museum on Thursday night, Baroness Thatcher was either making more mischief for John Major or the victim of a genuine slip of the tongue. Asked what she made of Tony Blair's assertion that as Prime Minister he would be prepared to press the nuclear button, she replied: "Well, we'll have to wait and see, won't we? Surely she

was not joining the throng proclaiming the inevitability of a Labour victory? After a moment's pause, however, she added: "If he becomes Prime Minister, of course."

On the big issue of the week, however, she was more sound. "I didn't see the game as I had a lot of work on but I saw it on the news," she explained. "My heart went out to that poor boy Gareth. That penalty thing," she said kicking the air. "That's no way to decide a game."

Fallout continues to rain down from the Daily Mirror's nuclear German-bashing this week with news that Jo Brand, self-declared comedienne, will no longer be writing for the paper. "Jo only has one more column to write," says her agent. "When her contract comes up she does not want to renew it." Miss Brand, not the sort of woman to be wrestled out of her bus seat, is said to have been underwhelmed by her paper's xenophobic posturings. Meanwhile, senior staff have been summoned by the Mirror's editor, Piers "Guten" Morgan, for a hush-hush meeting on Sunday to relaunch the paper.

On the ball

CROSS-DRESSERS are destroying the spirit of Thailand's national

volleyball team. The problem arose when a team of transvestites from the northern Lampang province recently won the national gold medal in the sport. Despite their enormous popularity, however, none of the 12 men in the team — who have undergone plastic surgery, developed bosoms and cake themselves with make-up — have been selected for the national side. A long glittering finger nail is being pointed at the national selectors, who are accused of sexual discrimination.

"Yes, some of our players have undergone plastic surgery to grow



Jo Brand puts down her pen

their breasts," said Patphong Srinutham, the team's co-ordinator, "but although we act and look like women, I think we have every right to play in the men's team since we have not yet changed our sexual organs." Teased by other players at the national trials, they were then spurned by selectors. Thai volleyball officials were unavailable for comment.

Latest addition to the American political scene is Butt-man, a man dressed up in a soft and mesh cigarette butt. A Democrat, his job is to attend rallies for Bob Dole, the Republican presidential candidate, muscle his way into photographs and heckle Dole for accepting campaign donations from tobacco interests. Butt-man marks a step up from the six Democrats in chicken outfits who persecuted George Bush in 1992 with clucking noises, due to his reluctance to debate with Bill Clinton.

Praise him

UNNATURAL spates of chutney-dropping at the Mothers' Union this summer can be explained by excitement over a new clerical star: the Rev Will Adam, 26, who features in the new Ford Escort Sere advertisement. Adam, a curate in Beaconsfield, is seen



Heart throb: Rev Will Adam

cruising round in his car waving at assorted women. "Will Adam has married 14 women since he got his," says the voice-over as the camera pans down to reveal a dog-collar nestling beneath Adam's cherubic features.

"I didn't even have to get a costume," says Adam. With no previous acting experience, he insists that he was selected quite arbitrarily by the Church of England's chief broadcasting officer. Now, however, he is hooked. "I am open to offers," says Adam.

P.H.S



"Who will rid me of this extremely valuable casket?"

هكذا من الأصل



MUD AND STARS

'The hour when earth's foundations fled'

The bloodiest day in the history of the British Army dawned 80 years ago this Monday. As the "Big Push" against the German Second Army began, a summer haze dusted the rolling valleys of the Somme; the weather on July 1, 1916, Siegfried Sassoon noted bitterly, was "of the kind commonly called heavenly". For 19,240 men of the British Expeditionary Force, it was to be their last; a further 35,493 were to be wounded.

The toll, the highest suffered by any side on one day throughout the First World War, was the more shocking for being unanticipated — at least by the men. General Henry Rawlinson, commanding the British Fourth Army, had private doubts about the strategy; yet he had told officers that after a week of heavy artillery barrages, "nothing could exist" in the German trenches and they had only "to walk over and take possession". They were sent over the top as though on parade, in line abreast and weighed down by at least 66 pounds of gear. When the German machine-guns opened up, one soldier's diary that night records, his pals were "mown down like autumn corn before the cutter". The West Yorkshires alone suffered 710 casualties; in the 1st Battalion, Hampshire Regiment, not an officer survived.

The Battle of the Somme petered out on November 19 — literally stuck in the mud which, Private Eric Gore mordantly wrote home, "clings like poor relations and breeds twice as fast". By then, all for a strip of strategically insignificant territory approximately six miles deep, a million had been killed or wounded: 420,000 British and Empire, 204,000 French and more than 440,000 German.

The Somme was the graveyard, as it was in terms of dogged courage the glory, of Kitchener's New Army — legions of volunteers, many of them from small towns such as Accrington or Barnsley. They were Housman's honoured "mercenaries", recruited on the basis that they would serve together as chums; when the heart of these platoons was ripped out at the Somme, their communities were devastated.

Of the Somme, John Massfield wrote in

1919: "Gommescourt is heaped with the bodies of Londoners; the London Scottish lie at Sixteen Poppars; the Yorkshires are outside Serre, the Warwicks in Serre itself; all the great hill of the Hawthorn Ridge is littered with the Middlesex... Jolly young fusiliers, too good to die." In the battles that followed the place of this citizen's army was to be taken by conscripts, a necessity alien to Britain's traditions. The front reached into almost every household in the land.

With them were buried the certainties of post-Enlightenment society and the social confidence of Edwardian England. The social as well as the political map of Europe was now truly rolled up and a new one was in the design. Politicians did not immediately pay a price for the Somme: if anything it confirmed the ascendancy of Lloyd George, who as Secretary of State for War from July 6, 1916, might have expected criticism. But politics itself acquired a harsher face. There was no mutiny, as there was by French troops after Verdun, but it was grim determination that saw through a struggle about whose sordid waste and seeming futility there were few illusions left. Before the Somme campaign, Rupert Brooke's image of war as a cleansing patriotic fire struck the note of the hour; after, Wilfred Owen's morass of mud and rubble better caught the rumblings of indecision.

"Chivalry here took a final farewell", the German writer and highly decorated war veteran Ernst Jünger was later to reflect: "The Europe of today appeared here for the first time on the field of battle." That was appallingly true, in two respects. Exposure to industrialised slaughter on this scale gave birth in Britain to the strong pacifist movement of the inter-war years; but it also brutalised a generation. Hitler, gassed on the Somme, was to send six million to the gas chambers. There is a sense in which the Somme campaign has never ended: there were dragon's teeth among the poppies. From them sprang the Second World War and a divided Europe. Eighty years later parts of that great wound have begun to mend: some parts will never heal.

DEVOLUTION DANGERS

A referendum may not be the clever ploy it seems

Tony Blair has made his reputation by taking audacious risks with his party. His latest move, to announce a referendum on devolution for Scotland and Wales, is the boldest so far, and the most cavalier. While it may win him tactical political advantage, it also has the potential to go badly awry.

There is nothing wrong in principle in seeking the support of Scots and Welsh voters before going ahead with devolution. Indeed, we have always argued that major constitutional changes ought to be validated by referendum. But the way in which this policy has been made was sure to cause maximum resentment in the ranks of the Labour Party and its partners in the Scottish Constitutional Convention. The result has been two resignations from the front bench and many more long faces elsewhere.

If that were all, Mr Blair might judge the exercise to have been worthwhile. Now he can counter Tory accusations that Labour would impose a "tartan tax" on the Scots. By dividing the referendum into two questions — whether to have an assembly and whether to give it tax-varying powers — Labour can claim that the Scots will have the powers if they want them and not if they do not. Meanwhile, he can also counter nationalist claims that Labour only wants a "talking shop". Mr Blair would probably be quite happy if that were the result, but at least the outcome is in the hands of the Scots themselves.

Internally, this has been an exercise in re-establishing English dominance in the Labour Party. The Constitutional Convention might have come up with a proposal that united all the parties in Scotland, but it did not include the English in its deliberations. If Labour wins the next election, most

of its new MPs will be from English seats that were formerly held by Tories. They will be crucial in voting through any devolution legislation, and they need to be able to defend themselves against a strong English nationalist campaign both during and after the election.

But it is precisely because of this campaign that Mr Blair cannot insulate his referendum proposals. A referendum must be preceded by legislation. Unless Labour has a big majority, how can it ensure that its version appears in the Bill? In 1979, the Labour Government's devolution plans were scuppered by the insistence of a Labour MP, George Cunningham, that a simple majority would not suffice. This time the same wrecking amendments could be put, to change either the questions or the majority needed. Parliament might even demand that the whole of the UK be consulted.

Yesterday Mr Blair suggested that the referendum be held merely on the contents of a White Paper to be published soon after an election. This too raises problems. Given how much amendment most legislation suffers in its passage through Parliament, the Scots and Welsh would then be voting not on facts but on aspirations.

The biggest risk to Mr Blair is the damage this decision may do to his own reputation. For every voter who admires his audacity, there will be many more wondering what other principles he may be prepared to unilaterally fudge or jettison before or after he wins power. To describe him as Wilsonian in his nimble political footwork may be taken as a compliment by his entourage. Others will remember how little Harold Wilson's machinations achieved.

COPPER CROPPER

Lessons from the Sumitomo scandal

The decade-long manipulation of the world copper market by Yasuo Hamanaka, a middle-ranking executive of Japan's Sumitomo Corporation — a scandal which led to a doubling in the world price of copper and cost Sumitomo \$2 billion in trading losses in the last two weeks — was a richer drama than the now-clichéd story of one arrogant financier's rise and fall.

As the details emerge, it seems that this was not just an ordinary tale of personal hubris. Mr Hamanaka's success in cornering the supply of copper depended on the introverted complacency of Japanese corporate culture. It may even have involved a conspiracy to impose a Japanese vision of cartelised, managed capitalism on the global economy. In a James Bond twist, there is evidence that Sumitomo's manipulation was supported by shadowy agencies of the Chinese Government — and to make the climax even more exciting these partners suddenly betrayed the cartel and turned their financial power against Mr Hamanaka, accelerating his collapse.

The ordinary British consumer and the humble suburban plumber was also directly involved. Mr Hamanaka's activities, which for ten years drove the price of one of the world's most important raw materials up and down like a yo-yo, took money directly

out of the pocket of every householder who installed a central heating system or bought a new telephone. More importantly, by pushing up the price of a metal which has always been seen as a bellwether for other industrial commodities, Sumitomo's manipulation helped provoke unjustified alarm about inflation and encouraged governments and central banks to raise interest rates and stifle economic growth.

Apart from its unusual dramatic angles, this was a story with many of the same conclusions as the previous financial scandals. It shows that many of the largest and most sophisticated companies in the world still seem unable to understand and control the immense power of financial leverage. It shows that the markets themselves and the government agencies which regulate them need to work much harder to ensure transparent and honest dealings by all those involved. But above all it shows the long-term value of free capital movements and open financial markets.

In the end, the financial speculators, led by Herbie Black, a scrap metal dealer from Montreal, managed to break the Japanese cartel. As Margaret Thatcher said, you can't buck the market. Perhaps this is a lesson that many Japanese corporate leaders and politicians have yet fully to take on board.

Blair's rethink on devolution

From Mr Ian Flintoff

Sir, If Labour's policy for Scotland is changed without the agreement, or apparently the knowledge, of one whom you describe today as "a front-bench spokesman on Scottish local government and constitutional affairs", one wonders on what conceivable democratic principle Labour's policies are being made at all.

Yours sincerely,
IAN FLINTOFF
(Labour Parliamentary Candidate,
Plymouth, Devonport, 1987,
22 Chaldon Road, SW6,
June 28.

From Mr Nicholas Allan

Sir, The Labour Party's proposed referendums for Scotland and Wales demonstrate a real commitment to democracy. It is right that the people of these two nations should be given the opportunity to determine their own destinies. If John Major believes that the people of Northern Ireland may decide their own future then he must extend this principle to Scotland and Wales.

Few would deny that the Protestant majority in Northern Ireland would vote to remain within the Union. It seems likely that a majority in Scotland at least would vote for some form of devolution.

It appears to me that Mr Major believes in democracy only when he can be sure the vote will go his way.

Yours faithfully,
NICHOLAS ALLAN,
310 Wandsworth Bridge Road, SW6,
June 27.

From Mr Robin Fairlie

Sir, I take issue with Magnus Linklater's suggestion today that "a majority of Scots actually voted yes last time" (ie, in 1979). In fact a majority of those persons living in Scotland who chose to vote voted yes. The very many Scots who, like myself, live for the time being outside Scotland were not consulted, while a majority of those entitled to vote either didn't want a Scottish Assembly, or didn't want it enough to trouble themselves to vote.

To represent the proposed Scottish and Welsh bodies as "national" assemblies is to issue a fraudulent prospectus; they are a form of local government based not on nationality but on residence. Nor do I understand the objection to another referendum before such a step is taken: if the majority of people resident and voting in Scotland, or Wales, vote against such assemblies, then there cannot be any possible argument for them.

For me, the best aspect of the referendum proposal is that I can now cheerfully vote Labour in the faith that the one truly asinine proposal hitherto on Labour's agenda will not actually be implemented.

Yours etc,
ROBIN FAIRLIE,
15 Vincent Terrace, NI,
June 27.

From Mr William M. Ballantine

Sir, Magnus Linklater is quite correct in saying that we Scots have long memories — some of us remember that last devolution referendum only too well. We were repeatedly told, by the pundits of the time, how the Scots wanted devolution; yet when it came to the crunch, a single-issue referendum, one third voted yes, one third no, and one third didn't even vote.

I suspect that the result of another referendum would be similar. Hence there must be safeguards, as there were the last time, to ensure that unpopular legislation is not foisted upon us by a minority. (In the 1979 Scottish Devolution Bill 40 per cent of the electorate was required to vote.)

Yours faithfully,
W. BALLANTINE,
47 The Quarryknoves,
Dean Road, Bo'ness, West Lothian,
June 28.

From Mr Peter M. Cooke

Sir, If it is considered necessary for referendums on parliaments/assemblies for Wales and Scotland (which I do not for a moment think it is), then why not allow all citizens in the UK to take part? Or is the possible break-up of the United Kingdom considered a question in which the English have no interest? And what about a nationwide referendum on the future of Northern Ireland?

Yours sincerely,
PETER M. COOKE,
100 Sylvan Road, SE19,
June 28.

Divided by sport

From Dr Jennifer Sommerville

Sir, For days now we have had saturation coverage in the "national" media of the English football team's semi-final match with Germany in Euro 96. Contrary to the belief apparently prevalent south of the border, the English team is not the national team, and up here we are not, definitely not, a nation in mourning; in fact many of us were rooting for Germany.

In the face of such English self-importance, do you wonder that many Scots desire devolution or even complete independence?

Yours faithfully,
JENNIFER SOMMERVILLE,
Monkmyre, Myreriggs Road,
Coupar Angus, Perthshire,
June 27.

LETTERS TO THE EDITOR

1 Pennington Street, London E1 9KN Telephone 0171-782 5000

Moral responsibility and living up to what we believe

From Dr William J. Gaskill

Sir, As a humanist, I find myself offended by the implication in Michael Gove's article, "Looking for a reason to believe" (June 26), that the only path to moral behaviour is through religion.

For Christianity to set out to reconquer the ground it has lost does not represent progress. Its growing popularity represents, to me, more of a destabilisation of Western civilisation than any spiritual rebirth.

Since the decline of the Catholic Church, there is no single sect or faith which could hope to attract the majority of the moral refugees now looking for places to dwell.

More converts will inevitably mean more fragmentation and more conflicts such as those in Bosnia, Northern Ireland, or the Sudan.

Science has definitely not become, as Mr Gove puts it, "the victim of the relativism it once rode to prominence on — just another opinion in the market for meaning for questing souls".

If we talk of markets, then science is hard currency, and religion is roubles. If science has become a victim of anything, it is declining standards in education. Woolly answers to vaguely expressed questions appeal to the undiscriminating listener because they are absorbed without effort.

If we could restore the notion that economic activity was designed to provide livelihoods for people rather than profits for investors, and if we gave our children more attention and affection while they were growing up, we wouldn't need to cast around for outdated and superstitious solutions to the practical problem of how to live our lives.

Compassionate behaviour is important: God is not.

Yours etc,
WILLIAM GASKILL,
9 Valley Terrace,
Leeds, West Yorkshire,
June 24.

From Mr Roland F. Platt

Sir, Nigella Lawson (article, June 26) is absolutely right that there are shining examples of atheists having high moral standards, and an atheistic moral system would still have standards. She is also right in drawing attention to the many moral failures of Christians of all denominations and the many examples of intolerance through the ages, although this is a facet of human nature rather than Christianity in particular.

However Christ came to save sinners, and not the righteous. "Fire and brimstone" have little to do with it.

Churchgoing is not about feeling superior or righteous, but collectively admitting to one's sins. We all need to ask forgiveness for failing to live up to the love of God, with an intention to do better in the future. We then celebrate that forgiveness in the body and blood of the risen Christ at the Communion service, and thank God we can.

Yours faithfully,
ROLAND PLATT,
Headley House,
40 Headley Chase, Brentwood, Essex.

From Mr David Norris

Sir, Can Nigella Lawson explain where the power to make choices comes from without the existence of something beyond the physical world? Without that "something" our

thoughts are just the product of the chemical and physical processes within our body and brain.

Yours faithfully,
D. NORRIS,
Blackthorn, Buckhurst Lane,
Wadhurst, East Sussex,
June 26.

From the Reverend Katrina Barnes

Sir, I can understand the anger felt by Henry Dent-Brocklehurst ("A junkie finds salvation", June 25) about the "guilt which accompanies the saying" about rich men, camels and needles, especially as it is usually taken out of context.

Each of the synoptic gospels records the incident: the saying was directed at a rich young man who approached Jesus asking what he must do in order to inherit eternal life. Just as Mr Dent-Brocklehurst used drink and drugs to fill the void in his life, so the rich young man of the gospels relied on his wealth for his needs, both material and spiritual. Jesus knew that this was the root of the problem for him and not necessarily for the wealthy in general.

All of us have a moral responsibility towards God for the way we use whatever resources are at our disposal, material and spiritual, for the benefit of our society regardless of how rich or poor we may be.

Mr Dent-Brocklehurst has begun to discover what the young man in the gospels failed to see — that riches cannot buy what we need to satisfy our spiritual hunger — only God in and through Christ Jesus can do that.

Yours faithfully,
KATRINA BARNES,
39 The Fairway, Bickley, Kent,
June 25.

EU farming and animal feed safety

From the Minister of State for Agriculture, Fisheries and Food

Sir, Your otherwise persuasive editorial of June 25, "Join the world", criticises Douglas Hogg for supporting the European Commission's imposition of a levy on exports of wheat and barley from the EU over the past six months.

Of course, you are right to say that, given the currently high world market prices for cereals and the low stock levels, the correct response by the EU would be to remove set-aside restrictions and significantly reduce arable area aid payments. This is precisely the course which Douglas Hogg has been urging the Commission and the Council of Ministers to adopt. But this does not, in our view, rule out the use of export levies in the short term as a means of stabilising the EU grain market. There are two reasons.

First, any decision made now to remove set-aside would only affect crops sown next autumn or spring and harvested next summer. Current grain supplies, and this year's harvest, reflect decisions on set-aside made by the Council of Ministers last year and the year before when the market outlook was somewhat different. If the ministers had been able to foresee the high world prices that later materialised, no doubt a lower rate of set-aside would have been set.

Second, while present CAP interventionist mechanisms continue to exist, surely they should at least be operated in an even-handed way as between producers and consumers. Surely an export tax, which benefits EU consumers (not just livestock) and reduces the degree of over-compensation which arable farmers currently enjoy, is an entirely rational move. To argue the opposite, as you do, is to say to EU consumers that the CAP can never work in their favour because they must always pay the EU support price or the world price, whichever is the higher.

We would very much like to see EU

cereals farmers freely responding to world market price movements. But we see no point at all in allowing them to respond to high prices while the CAP continues to shield them from low ones.

Yours sincerely,
TONY BALDREY,
Ministry of Agriculture,
Fisheries and Food,
Whitehall Place, SW1,
June 26.

From the Agricultural Counsellor at the French Embassy

Sir, I have read with interest the letter from the Editor of *Country Life* (June 19) and I should like to take issue with some of the points he raised.

In France, the concentrated feedstuffs which are given to pigs, poultry or dairy cows represent only a quarter or a fifth of their total food ration, and meat meal is used very seldom by farmers as an ingredient in cattle or ruminant feed. Proteins more commonly come from soya, peas or other vegetable sources.

The import of any meat and bone meal from the UK for ruminant feed was forbidden in August 1989, and their use to feed cattle banned in August 1990. This may account for the low incidence of BSE cases recorded (20 to date). In addition, whenever a case of BSE is identified, the whole herd is slaughtered and burnt.

As for the specified bovine material coming from animals born before July 1991 — ie, those that may have been given infected feedstuff imported before August 1989 — these are systematically destroyed.

These safety measures were adopted in France over and above the European regulations.

Yours sincerely,

MARION GUILLOU,
Agricultural Counsellor,
Embassy of France,
21/24 Grosvenor Place, SW1,
June 24.

Last dance

From Ms Adrienne Matheson

Sir, Emma Manning, Editor of *Dance Europe* (letter, June 20; see also letter, June 24), rightly points out the absurd situation that has currently beset London City Ballet.

I am appalled that not a finger has been lifted to ensure the survival of a group which has a record of presenting full-length and mixed bills on a very limited budget, constantly performing in London and throughout the country in areas not visited by larger ballet companies — and with great style and professionalism.

It is imperative to the art of dance that the community at large is given the possibility of discovering this art form. Dance is for all and London City Ballet is an indispensable ingredient in supplying it. To me, this more than justifies the group's right to remain in existence.

Yours sincerely,

ADRIENNE MATHESON
(Assistant Director
and Ballet Master),
Skane Dansteater,
Box 2039, 22002 Lund, Sweden,
June 25.

Weekend Money letters, page 41

Letters to the Editor should carry a daytime telephone number. They may be sent to a fax number — 0171-782 5046.

BBC logos

From Mr Norman Coffey

Sir, So the BBC is planning to spend inevitably a small fortune on new millennium logo designs, all to be funded by licence-fee-payers (Diary, June 28).

It would surely be cheaper, possibly more productive and certainly more fun, for the BBC to offer it to us, their viewers and listeners, including many hundreds of art students, as a design competition? Or am I complicating what could otherwise just be a simple, single payout to one commercial source?

Your obedient servant,
NORMAN COFFEY,
The Arts Club, 40 Dover Street, W1,
June 28.

Voters' dilemma

From Mr Ian Rae

Sir, At the last general election there was a conservative party, a labour party and a liberal party (lower case sic, so you have to work out which was which). It wasn't hard to decide who to vote for.

Now that we have three conservative parties (and more on the way), how is a responsible voter supposed to make up his mind?

Yours,
IAN RAE,
1257 Bristol Road South,
Northfield, Birmingham 31,
June 24.

Becket's casket

From the Reverend R. Paulson

Sir, There is only one place for the Becket casket (report and leading article, June 28; see also letters, June 20, 26) — Canterbury Cathedral.

It is part of the heritage of this country, and I agree with your view that it should be paid for by the National Lottery. However, I do not believe its place is in the V&A where it would rest in comparative obscurity, but at Canterbury where they would "wende, the holy blisful martir for to seke".

I note that the Getty Museum in California is said to be interested. I would suggest that the best memorial to the late J. Paul Getty, who was a lover of all things European, would be for his Getty estate to supplement the National Lottery funding to keep the casket here.

Earlier ages would have seen the juxtaposition of Getty's home at Sutton Place, a mere three miles from the Pilgrims Way, as a sign. The reality would be a wonderful gesture that could not fail to please those Americans whose ancestors began their pilgrimage here.

Yours faithfully,
R. PAULSON,
St Mary's Derryswood,
Womersley, Guildford, Surrey,
June 28.

Football fall-out

From Mr G. N. Kahan

Sir, Your correspondents today address the problem of penalty shoot-outs from the position of the spectator. Modern football is a professional game, and all the solutions offered would be prey to the same professional calculation that has led to the proliferation of penalty shoot-outs, tie-breaks in tennis, etc.

The only way to avert the attitude of a professional is to hit his wallet. Let points mean prize money. Penalise the O-D row (as already happens in league football) and the professionals' interest will move much closer to that of the spectator.

Yours faithfully,
G. N. KAHAN,
22 The Ridgeway,
Marlow, Buckinghamshire,
June 28.

From Mr R. N. S. Slater

Sir, Before advancing the theory that "xenophobic chauvinistic and jingoistic gutter journalism" (report, June 28) contributed to the riots that followed England's recent defeat, it should be established first if any of the rioters in custody can actually read.

Yours faithfully,
NEIL SLATER
(Consultation Orthopaedic Surgeon),
Mid Kent Healthcare Trust,
The Maidstone Hospital and Community Unit,
Hermitage Lane, Maidstone, Kent,
June 28.

From Mrs S. Lewin

Sir, I don't remember seeing many letters complaining about penalty shoot-outs after England's win last week against Spain.

Yours faithfully,
SANDRA LEWIN,
3 Bourne End Road,
Northwood, Middlesex,
June 28.

From Mr Jeremy Booker

Sir, I suppose that "for us Britz the Euro 96 is over".

Yours sincerely,
JEREMY BOOKER,
43 Church Street,
Buckden, Cambridgeshire,
June 28.

